

# Tanya Singh

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Resourceful Banking professional, well versed in the workings of the financial market and retail asset operations to successfully manage a large portfolio. Seeking a challenging position at a reputable financial institution to leverage extensive experience to conceptualize strategic financial plans whilst facilitating corporate goals.

Career Snapshot			
Company	Tenure	Role	Highlights
YES BANK LTD (Mumbai)	Feb 2018 – Present	Manager (Retail Asset Operations)	<ul style="list-style-type: none"><li>▪ Handling disbursement of various locations of West including Gujarat, Rajasthan, and Maharashtra</li><li>▪ Cash Management operations -CMS Disbursement and Tax</li><li>▪ Responsible for Custodian of disbursement</li><li>▪ Monthly Query MIS publishing to Management.</li></ul>
Professional Experience			
Role		Responsibilities	
<b>Manager</b> (May'22 - Present)		<ul style="list-style-type: none"><li>▪ Timely Audits of Auto loans, personal loans, used cars, and business loan cases from West locations as per SOPs.</li><li>▪ Submission of Audit reports to seniors, identification of credit risks, and follow-up of audit responses for timely closure.</li><li>▪ Regularly raising CRM requests for internal closure and DD cancellation.</li><li>▪ Conducted training of new salesforce (SFDC) for team and vendor.</li><li>▪ Handling PDD activities, Dealer mapping, IFSC and MICR updating in the system, DSA file checking, etc.</li><li>▪ KYC (CKYC, EKYC, VKYC, and MDM) and file-checking training for vendors and teams.</li><li>▪ Supported businesses by giving them regular SOAs, and FC letters and achieved necessary month-end targets.</li><li>▪ Taken initiatives in Process Changes, Improvements, standardization, automation for containing, reducing operation cost, waste management, and quality checks.</li><li>▪ Prepared daily MIS reports to be presented to the Senior Management.</li><li>▪ Checked individual tasks assigned and processing of transactions with nil errors.</li><li>▪ Ensured high energy and motivation within the team.</li><li>▪ Responsible for Custodian of disbursement-related documents.</li></ul>	
<b>Deputy Manager</b> (May'19 – Apr'22)		<ul style="list-style-type: none"><li>▪ Conducted monthly training to vendors across West locations (PAMAC, Datametrics and Mehin)</li><li>▪ During the moratorium all internal audits were done of over 200 files daily from the South and West zones.</li><li>▪ PDD audit is done regularly.</li><li>▪ During the pandemic handled all maker activities from login of files to dispatch to storage with less manpower and hence saved vendor cost.</li><li>▪ Disbursement of Restructured cases.</li></ul>	
<b>Associate</b> (Feb'18 – Apr'19)		<ul style="list-style-type: none"><li>▪ Performed loan disbursement (as Checker) of Auto loans, Personal Loan, Construction Equipment, Business loans, Two-wheeler, Used Cars, Commercial vehicles, etc., and post-disbursal activities like payment, foreclosure, and cancellation of loans.</li><li>▪ Handled disbursement for Mumbai.</li><li>▪ Completed loan disbursement-related activities like non-discrepancy checks (NDC) with KYC norms, System Data Entry (Finnone /FCR), Dispatch Processes, Data Maintenance, Document Retention Processes, etc.</li><li>▪ Checked loan file log-in and re-login and disbursal discrepancy resolution with assistance from the Sales and Credit unit.</li><li>▪ Checked disbursement entry initiation in the system.</li><li>▪ Created awareness and participation in Business Continuity Plans (BCP).</li><li>▪ Assisted support to risk management, business, and support units in containing exceptions to the minimum and helped in resolving them.</li><li>▪ Ensured mandatory processing was completed on the same day for within TAT requests for cases and escalations of internal /external customers.</li><li>▪ Processing capacity no's as agreed with Business to be met.</li></ul>	

## Academic Credentials

Degree	% / CGPA	Institution	Year
PGPM (Finance)	ICFAI Business School (IBS), Mumbai (IFHE)	8.50/10.00	2016-2018
B. E. (Electronics and Telecommunications Engineering)	Padmashree Dr D. Y. Patil Institute of Engineering & Technology, Pimpri, Pune (Pune University)	58.09%	2011-2015
Class XII	Army School R K Puram, Secunderabad, Andhra Pradesh (CBSE).	91.2%	2010
Class X	Army School, Hempur, Uttarakhand (CBSE)	82%	2008

## Internship

BIRLA SUNLIFE INSURANCE, GHATKOPAR, MUMBAI || *Feb'17 – Jun'17*

- Advising clients on the Investment plans of the company and lead generation
- Documentation of the client's data depending on the type of plan selected.
- Understanding Risk profiling of Clients through Risk Questionnaire
- Preparation of Financial Tear sheets, online stock market trading & Excel training
- Carrying out secondary research for the assigned sector & and performing statistical analysis using SPSS & Excel
- Analysis of Aditya Birla Sunlife Insurance ULIP Funds.

## Skills

FINNONE, FCR, SPSS Software (Basic), MS Office, Financial Modelling (Basic), R, SQL, C++, C, Assembly language

## Extra – Curricular Activities

- Received two NISM (Mutual Funds and Depository Operations) and IRDA certifications.
- Participated in the workshop of Rhapsody organized by IBM.
- Attended Communique 13-International Telecom Seminar organized by Symbiosis Institute of Telecom Management.
- Attended a Robotics Workshop organized by the Institute of EMBEDDED & ROBOTICS RESEARCH.
- Attended Xploit Event organized by KYRION DIGITAL SECURITIES-IIT KHARAGPUR

## Extra – Curricular Activities

- Won Best Team Award in 2019.
- Won “Best Business Plan Award 2017 “at Birla Sunlife Insurance.
- Won Cricket Match held by Birla Sunlife Insurance.
- Won the “TOP 5 Employee” award and received certification for the same.
- Won 2nd prize in the Synergy (HR Club) event- “Path of Glory-2016-17”.
- Won 1st Prize in the Marketing event – “Brand It-2016-17.”
- Secured 2nd rank in 12th standard in CBSE BOARD EXAM in ARMY SCHOOL, R K Puram, Secunderabad, Andhra Pradesh.
- Got 2nd prize in BASKETBALL in “Interschool Competition 2010” in Army School, R K Puram, Secunderabad, Andhra Pradesh.
- Won 1st prize in Extempore in 10th std in Army School Basistha, Guwahati.

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