



VAISHALI MISHRA | MBA | SENIOR ANALYST

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Highly motivated banking professional excelling independently under pressure with a track record of exceptional results.

CAREER HIGHLIGHTS

- Applied strategic underwriting optimizations, cutting processing time by 20% at Barclays
- Effectively managed high-value NRI portfolios at HDFC Bank.
- Enhanced data quality by 30% through strategic measures at Global Indian Banking.

AREAS OF EXPERTISE

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|-------------------|------------------------|-------------------------|------------------------|
| • Risk Management | • Pricing Accuracy | • Customer Satisfaction | • Communication Skills |
| • Underwriting | • Process Optimization | • Portfolio Management | • Issue Resolution |
| • Data Analysis | • Compliance Adherence | • Cross-Selling | • Multitasking Skills |

PROFESSIONAL EXPERIENCE

SENIOR ANALYST– Global Lending Operations

BARCLAYS GLOBAL SERVICE CENTRE, CHENNAI, INDIA | 04/2022 – PRESENT

- Reduced risk exposure by 15% through precise data analysis, safeguarding the bank's assets.
- Slashed underwriting processing time by 20% for faster loan approvals.
- Streamlined processes, cutting operational costs by 15%, boosting cost-effectiveness and efficiency
- Achieved a 95% response rate with concise email responses, highlighting strong communication skills.
- Facilitated cross-functional communication, reducing issue resolution time by 20%, and enhancing customer service.
- Exceeded sales targets by 15% and productivity quotas by 10%, focusing on customer satisfaction.

ASSISTANT MANAGER – Banking Operations

HDFC BANK, CHENNAI, INDIA | 10/2021 – 04/2022

- Grew NRI Portfolio by 10%, showcasing effective portfolio management skills.
- Increased foreign-to-Indian bank transfers by 12%, expanding foreign exchange business.
- Reduced currency-related errors by 20%, maintaining accurate financial transactions.
- Enhanced client retention by 15%, strengthening customer loyalty.
- Drove a 10% increase in product adoption, boosting revenue.
- Elevated cross-selling opportunities by 10%, improving cross-sell ratios.

SENIOR OFFICER– Global Banking Operations

YES BANK, CHENNAI, INDIA | 12/2016 – 11/2019

- Lowered high-risk cases by 20%, safeguarding portfolio quality.
- Enhanced data quality by 30%, supporting better decision-making.
- Optimized pricing accuracy by 10%, increasing profitability.
- Reduced operational costs by 15%, enhancing cost-effectiveness.
- Mitigated regulatory risks, cutting compliance-related incidents by 25%.
- Boosted the lending business by 10% through credit card limit management

EDUCATION SUMMARY

- MBA. Human Resource Management – Loyola College, Chennai, India.
- B.SC - Information Technology - Misrimal Navajee Munoth Jain Engineering College, Chennai, India.