

**Ambhi**

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Contact: - 6287904776

Date of Birth: - 17<sup>th</sup> Sep 1992

**Designation: - Assistant Manager in IDFC FIRST BANK,  
CBD, BELAPUR, NAVI MUMBAI.**

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### **CAREER OBJECTIVE**

*I am a dynamic and focused person with a keen interest in Banking and its related operations with critical thinking skills and service oriented. I like to work with the opportunities that challenge my skills and give me a chance to make significant contributions. A very self- motivated person, I have appreciable managerial skills and a global approach towards my work.*

### **EDUCATIONAL QUALIFICATION**

<b>EXAMINATION</b>	<b>BOARD/UNIVERSITY</b>	<b>YEAR OF PASSING</b>	<b>%Scored</b>
MATRIC	CBSE	2008	78%
INTERMEDIATE	CBSE	2010	64%
B.COM (A/C HONS)	Patna University	2013	63%
M.COM	IGNOU	2018	53%

### **TECHNICAL SKILLS**

- Operating System: WINDOWS 7 & 10
- Well equipped with Banking Software like FINNONE CAS, LOS
- Microsoft Excel/ Word
- DCA

## **STRENGTHS**

- *Ability to work effectively in a team-oriented environment.*
- *Willingness to accept any challenge irrespective to its complexity.*
- *Believes in continuous learning and possesses an innovative approach.*
- *Strong knowledge of banking products, services, and procedures.*
- *Excellent customer service and communication skills.*
- *Proficient in using banking software and digital platforms.*

## **EXPERIENCE**

### ***Working at IDFC FIRST BANK since 25<sup>th</sup> Jan 2021***

- *Advised clients on various banking products and services, tailoring solutions to their financial needs.*
- *Resolved customer inquiries and concerns promptly, maintaining high levels of customer satisfaction.*
- *Collaborated with team members to achieve branch sales targets and goals.*
- *Educated customers on online banking platforms, mobile apps, and self-service options.*
- *Assisted in opening new accounts, explaining terms, features, and benefits to customers.*
- *Promoted bank products and cross-sold services to customers to enhance their financial experience.*

### **Achievements**

- *Received RH-Trophy and Certificate for achieving top position in Credit-Card contest.*

### ***Worked with ICICI HFC Ltd as Customer Service Associate (18<sup>th</sup> March 2019-18<sup>th</sup> Jan 2021)***

- *Processing Login files with complete documentation required for the Loan.*
- *Collecting, verifying, and evaluating the client's financial information shared with the application.*
- *Conducting Tele verification and studying the CIBIL of the customer, looking at other loans and past payment history and then going on the field for PD (Personal Discussion) with the customer for analysing his business, income & expenses to know the credit worthiness of customer.*
- *Preparing Credit Approval Memo - Plotting of Banking and financial, obligations of customers and Marking Deviations.*
- *Ensuring compliance of the credit policy and processing within TAT*

### ***Worked with Axis Securities Ltd as Credit Processing Assistant in Small Business Banking Department (July 2016-March 2019)***

- *Analysing the financials of the business and processing*
- *CAM preparation and assessing credit worthiness of a proposal.*
- *Timely resolution of all discrepancies raised during application process.*
- *Ensure Customer Satisfaction through high level of Service.*
- *Timely servicing of Leads received through various channels.*

**PERSONAL PROFILE**

<b><i>Date of Birth</i></b>	<i>17-Sep-92</i>
<b><i>Sex</i></b>	<i>Female</i>
<b><i>Nationality</i></b>	<i>Indian</i>
<b><i>Religion</i></b>	<i>Hindu</i>
<b><i>Marital status</i></b>	<i>Married</i>
<b><i>Language</i></b>	<i>Hindi and English</i>
<b><i>Hobbies</i></b>	<i>Listening Music, Indoor Game, Cooking</i>
<b><i>Communication address:</i></b>	<i>106, Siddhivinayak Paradise, Sec-18, Plot-80, Ulwe, Navi Mumbai, Pin-410206</i>

**DECLARATION**

*I hereby certify that the information furnished above are true to the best of my Knowledge and belief.*

***Date-***

***Place- Navi Mumbai***

***Signature-***