

Nidhi Bhadoriya

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Communication Address: Ward No. 07, Doctor Colony, Budhni, District Sihore (M.P.)-466445

Professional Development: Master of Business Administration (HR & Finance)

CAREER OBJECTIVES

A senior position in the Financial Services Industry with a focus on Operational Management, Back Office Management, Credit Process, Team Leadership, and Process Improvements.

EMPLOYMENT RECAP

1. Currently working with SVCL Indore as a banking partner support.

2. Taraashna Services Ltd. as "Regional Coordinator" September 2017 – October 2021

Key Responsibilities:

- Daily business reporting to HO (Disbursement trackers, Discrepancy resolution, collection reports etc.)
- Coordinating with HO for cash/cashless disbursement processing, and other operational matters of branches.
- Coordinating between regional offices, territories and branches on operational matters.
- Assisting branches on day to day operational matters.
- Coordinating with partner bank for disbursement processing, loan sanctioning, discrepancies resolutions, fund requests, confirmation reports, post disbursement processing.
- To respond to emails and to maintain MIS.

3. July 2016 – September 2017 with Shakti Mahila Sangh as "Finance Manager"

Key Responsibilities:

- Responsible for checking the entire process of accounts, including Cash Book, bank transactions, inter branch transactions etc.
- Fund Raising.
- To suggest key improvements in organizational process and policies.
- Assisting branches on day to day operational matters.
- Coordinating with partner bank for disbursement processing, loan sanctioning, discrepancies resolutions, fund requests, confirmation reports, post disbursement processing.
- Monitoring the performance of area and branch managers and assessing the training needs of branch staffs.
- Responsible to check field process at branch level by randomly visiting Collection Meetings, CGT, GRT, LUC etc.
- Responsible to check, verify and subsequently process loan files as per internal and external guidelines.
- To maintain different reports/trackers.
- To respond to emails and to maintain MIS.

August 2014 – April 2016 with YES BANK LTD Bhopal (Microfinance Vertical) as

"Operations Executive" (On payroll of Vindsor Management Consultants Pvt. Ltd. And deputed to Yes bank)

Key Responsibilities:

- To check input data received from Business Correspondent, process the same in software and complete the various stages with in the software.
- To check loan files received from Business Correspondent and ensure KYC compliance and other necessary checks.
- To coordinate with central team for the related disbursement.
- To co-ordinate with Business correspondent regarding various query resolutions and requirement.
- To respond to emails and to maintain MIS.
- To reduce the TAT between Data Receiving Stage and Loan Disbursement.
- To ensure post disbursement formalities as per the bank's guidelines.
- Visiting BC Branches and SHG members and ensure process adherence in GRT, Disbursement & Collections.

4. May 2013 – July 2013 "Internship in State Bank of India, Hoshangabad"

- **TOPIC OF INTERNSHIP**-SWOT analysis and competitiveness of our assets product to traders, sub segment and suggestions to improve penetration into segments.

EDUCATIONAL CREDENTIALS

- **2014 – Master of Business Administration** (HR & Finance) from MANIT Bhopal.
- **2010 – B.Sc.** (Biotechnology) from Barkatullah University, Bhopal.
- **2007 – 12th** from MP Board with 65% of marks.
- **2005 – 10th** from M.P. Board with 69% of marks.
- Computer skills include MS Office, MS Outlook, Internet etc

Personal Details

Father's Name- Mr. Alok Singh Bhadoriya

Mother's Name- Mrs. Madhu Bhadoriya

DOB- 10-Jun-1990

Marital Status- Single

Permanent Address- Ward No. 07, Doctor Colony, Budhni, District Sihore (M.P.)-466445

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Place: Bhopal