

➤ **Career Objective:**

I aspire to join an organization that nurtures talent, creates a learning environment, provides with adequate challenges and opportunities to grow not only as a professional but also as a person while applying my knowledge, skills and hard work towards the fulfillment of organizational goals.

➤ **Career Summary :**

- Having 15 years + of experience in the field of banking.
- Providing solution to the customer's problems.
- Selling banking products/accounts to the customers according to their needs and giving them after sale services.
- Providing banking solutions to the rising needs of the customers.

➤ **Work Experience:**

❖ **Company Name: RBL Bank Ltd**

From 2022 to till date

Position Grade: Senior Manager

Department: Retail Liabilities Operation

Job Profile:-

- Managing operations & working in collaboration with teams for excelling targets & service delivery metrics.
- Ensuring that requests received from branches across the regions related to customer's various account opening are reverted back within TAT & with appropriate solutions adhering to the guidelines prescribed by the bank.
- Handling all type of accounts such as TASC, RERA, ESCROW, Statutory bodies.
- Handling Priority Accounts in co-ordination with Relationship Managers & product team for processing of the customer's accounts.
- Taking initiatives for process improvement and ensuring that the approved changes in process are incorporated smoothly.

❖ **Company Name: RBL Bank Ltd**

From 2019 to 2022

Position Grade: Service Delivery Manager

Department: Branch Banking

Job Profile:-

- Customer handling resolving their queries and providing solutions to them on given time line basis
- Handling General Banking Operations (GBO) Transactions of Retail and Business Banking clients of the Bank.
- Inward and outward remittance, LRS and Travel card issuance and queries of the customer.
- Net Banking & Mobile Banking. System entry and give the customer's information about mobile banking and net banking.
- Checking record the daily Reports, Registers and BOD &EOD process.
- Handling inventories transactions like Own DDs, Other Bank DDs, Insta Kit like (All types of Saving A/c, Current A/c, NRI A/c, and World Travel Card).
- Outward clearing, Collection of Cheques, Counting and maintaining excel entries. And solving related problem also. Handled the queries of customer's related outward clearing cheques.
- Handling branch operations team along with Aadhaar services.
- Managed to do cross sell by interacting and closely engaging with the customer's.

❖ **Company Name: Kotak Mahindra Bank Ltd**

Position Branch Operation Manager

From 2017 to 2019

Department: Branch Banking

Job Profile:-

- Managing operations & working in collaboration with teams for excelling targets & service delivery metrics.
- Ensuring that requests received from branches within TAT & with appropriate solutions adhering to the guidelines prescribed by the bank.
- Ensuring all the complaints received from customers at phone banking centers are lodged in the Customers Complaint Resolution System on daily basis.
- Handling Priority Desk in co-ordination with Relationship Managers & product team for upgrading or downgrading the customer's accounts.
- Taking initiatives for process improvement and ensuring that the approved changes in process are incorporated smoothly.

❖ **Company Name: ICICI Bank Ltd**

➤ **Position: Assistant Manager (2015- 2017)**

From 2007 to 2017

Department: Branch Banking

Job Profile:-

- Customer handling resolving their queries and providing solutions to them on given time line basis
- Handling Operations Transactions of Retail and Business Banking clients of the Bank.
- Inward and outward remittance, LRS and Travel card issuance and queries of the customer.
- Net Banking & Mobile Banking. System entry and give the customer's information about mobile banking and net banking.
- Checking record the daily Reports, Registers and BOD &EOD process.
- Handling inventories transactions
- Outward clearing, Collection of Cheques, Counting and maintaining excel entries. And solving related problem also. Handled the queries of customer's related outward clearing cheques.
- Achieving cross sell targets by interacting and closely engaging with the customer's.

➤ **Position: Senior Officer (2011-2015)**

Job Profile:-

- Managing operations & working in collaboration with teams for excelling targets & service delivery metrics.
- Ensuring that requests received across the counters related to updating customer's details, conversion of scheme of the account, closure of Saving Bank Accounts & Current Accounts , etc. are reverted back within TAT & with appropriate solutions adhering to the guidelines prescribed by the bank.
- Ensuring all the complaints received from customers at bank is resolved on daily basis.

➤ **Position: Officer (2007-2011)**

Job Profile:-

- Cash, NEFT, RTGS, DD & Cheques Entry.
- E-Banking(Mobile & Internet Banking)
- Weekly Audit compliance, maintaining registers in daily basis.
- Saving and current Account Openings, FD Opening and also in Cash Counter on rotational basis.

➤ **Educational Qualification:**

Class	School / College	University	Year	Percentage/ Grade
PGDBO	IFBI	Mumbai University	2007	76%
Graduation	Borivali Education Society	Mumbai University	2007	59.00%
H.S.C	Borivali Education Society	Mumbai University	2004	60.50%
S.S.C	St Xaviers High School	Mumbai University	2002	63.33%

➤ **Additional Qualifications:**

- IRDA
- NSDL
- Aadhaar

➤ **Strengths:**

- Hard working, Quick learner, Smart worker & Good communicational skills.

➤ **Hobbies & Interest:**

- Solving puzzles, playing chess & crosswords, watching movies & songs, Traveling and reading novels.

➤ **Computer Proficiency:**

- Basics of programming in C.
- Microsoft Excel sheet, Microsoft office word , Microsoft Outlook, Tally
- Computer Basic Knowledge, Emails, Net Surfing.

➤ **Personal Details:**

- Gender : Female
- DOB : 04-Feb-1986
- Marital Status : Single
- Languages known : English, Hindi, Marathi & Malayalam
- Address : 302, Amar Apartment, Factory lane, M.K high school road Borivali -West Mumbai – 400092

➤ **Declaration:**

I hereby declare that the above information are true and to the best of my knowledge and if any discrepancies are found, my selection can be cancelled

Notice period: 3 months

Signature

Hridya P. Nair