

CONTACT

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📍 Badlapur East -Thane, India

SKILLS

Operations Management

Customer Service

Data Analysis

Reporting

Process Improvement

KYC Verification

Dispute Resolution

SAP

MS Office Suite

Relationship Management

Team Training

Workflow Optimization

Leadership

EDUCATION

**Bachelor of Commerce**  
Mumbai University  
2013  
Graduated with 66.00%.

**Higher Secondary School**  
Mumbai University  
2010  
Graduated with 65.17%.

**Secondary School**  
Mumbai University  
2008  
Graduated with 78.46%.

LANGUAGES

English (Fluent)

Hindi (Fluent)

Marathi (Fluent)

# Shraddha Fulare

## Operations Professional

Highly motivated and results-oriented Operations Professional over 7 years of experience in operational management, data analysis, and reporting. Proven ability to streamline processes, enhance customer satisfaction, and drive operational efficiency across diverse banking and education sectors.

WORK EXPERIENCE

- Associate Operations Specialist - Retail Asset Operations** March 2022 - June 2025  
**IDFC FIRST Bank LTD.**

  - Managed and resolved complex customer complaint queries related to banking bureaus and CIBIL.
  - Provided end-to-end resolution for customer issues by coordinating with internal stakeholders, ensuring timely delivery.
  - Trained new team members on bureau updation processes and system functionalities.
  - Collaborated with product teams to implement process improvements, enhancing operational efficiency.
  - Proposed system upgrade recommendations to the IT team for enhanced performance.
  - Executed comprehensive updates and rectifications of bureau details across CIBIL, CRIF High Mark, Experian, and Equifax.
  - Prepared and maintained Online Maintenance of Data (OLM) records.
  - Resolved customer and bureau disputes using the Disputes Resolution System (DRS) portal.
  - Managed and resolved high-level escalations from regulatory bodies including RBI, BO, and MD.
  - Conducted quality checks on bureau files and performed KYC verification processes.
- Concierge Executive** July 2021 - January 2022  
**White hat Education Technology Pvt Ltd.**

  - Enhanced student and teacher experience, contributing to high Customer Satisfaction (CSAT) scores.
  - Drove high teacher and student engagement, resulting in elevated Net Promoter Scores (NPS).
  - Addressed and resolved student and teacher queries efficiently via email.
  - Cultivated strong relationships with students and teachers.
  - Maintained strong rapport with students and teachers to maximize relationship value for business growth.
- Privilege Banker (Branch Banking) / Deputy Manager**  
March 2020 - December 2020  
**ICICI Bank**

  - Managed account opening, KYC procedures, Fixed Deposits, loans, and processed general and life insurance applications.
  - Performed meticulous record keeping, data analysis, and reported findings to management.
  - Updated Standard Operating Procedures (SOPs), led team meetings, and trained new staff.
  - Addressed and resolved customer grievances and feedback effectively via calls and emails.



## **Analyst**

September 2017 - January 2020

### **Wipro HRSS Ltd | Mumbai**

- Managed payroll queues for on-cycle and off-cycle requests, payroll exits, and tax processes for multiple clients.
- Updated employee records in SAP including hiring, re-hiring, address changes, and terminations.
- Conducted defensive queries and simulations prior to payroll runs to verify pay accuracy and identify errors, updating employee taxes for diverse client accounts.
- Coordinated and resolved queries with onshore and offshore teams via email, Skype, and calls, actively participating in daily status calls with US counterparts.
- Utilized ECP, SAP, Service Connect, Content Navigator, Snow tickets, and Lotus Notes Workflow for processing service requests.



## **Process Associate**

May 2015 - March 2017

### **Tata Consultancy Services**

- Processed employee payouts for insurance claims for US clients.
- Conducted background verifications for participants.
- Verified, reported, and analyzed pension, insurance, and annuity data.
- Generated and presented weekly reports to management.
- Managed Standard Operating Procedures (SOPs) and provided training to new team members.

## **NOTABLE ACHIEVEMENTS**

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- Managed and resolved complex customer complaint queries related to banking bureaus and CIBIL, ensuring timely end-to-end resolution.
- Collaborated with product and IT teams to implement process improvements, enhancing operational efficiency and system capabilities.
- Trained new team members on bureau updation processes and system functionalities, fostering improved team performance.
- Drove high teacher and student engagement, leading to enhanced Customer Satisfaction (CSAT) and Net Promoter Scores (NPS).