

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

- 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).