

**Preeti Yadav**

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## Area of Expertise

Banking

Risk Management

Operations

Client Handling

## Technical Skills

MS Excel

MS PowerPoint

Flex cube

Finacle 10

## Certification

Financial Modelling & Evaluation by EY

AMFI – Mutual Fund

Customer Service & Banking Codes and Standards

## Free time & Hobbies

Travel New Places

Listening Music

Cooking

## SUMMARY

I am a financial executive focused on providing positive outcomes for my clients and my organization. Have done my **masters in "Finance & HR"** with **6+ year's** exposure in managing core banking, operations & risk management activities across leading financial institutes - **HDFC, RBS & YES Bank.**

## EMPLOYMENT

**Yes Bank** | **Senior Officer** | **June'2016 – Oct'2017**

Being part of All-Women's branch at Yes bank, you can find me busy in:

- Handling day to day banking functions at branch
- Risk management monitoring of suspicious and fraudulent transactions
- Integrating with the audit team on ad-hoc and ongoing basis to ensure all the banking policies across transactions are as per the RBI standards
- Generating MIS to check account opening
- Promoting Direct banking channels for client
- Handling client queries & ensuring quality customer service

**Royal Bank of Scotland** | **Officer** | **May'2014 – April'2016**

Was part of the Bank branching department of RBS and worked as customer service executive with all the day to day requisites of the bank. My key responsibilities' were:

- Handling customer requests on Carts, FD advice, debit card hot-listing, stop payments
- Managing statement requests, updating ECS mandates for customers
- Account maintenance requests that do not need KYC documents
- Managing the Cash deposits, withdrawal, stop payments, CC/DD issuance, NEFT & RTGS
- Being a cash officer, taking care of salary postings and system generated report and certificates

**HDFC Bank** | **Personal Banker** | **Dec'2011 – Feb'2014**

Worked as a personal banker at HDFC, took responsibility of Operations, Monitoring & Customer Services divisions which are mentioned in detail:

### Operations

- Handling of cash receipts & payments and ensuring transactions are carried out within the prescribed TAT without errors
- Processing of retail FX postings, issuance of DD/ MC ( within prescribed TAT )
- Executing of fund transfer/ FD closure/ Account closure, etc.

### Risk Management (Monitoring):

- Monitor large amount movements and report them as per reporting schedule
  - If more than 1cr ensure updating it on portal
- Identification and closure of TOD accounts/high cheque returns
- Periodic exchange of keys lodged with other branch and checking of vault register
- Fortnightly reporting on cash transactions over Rs10.00 lacs and reporting any suspicious transactions
- FX transaction reporting on time to TAG and Treasury Mumbai within set TAT

**Customer Service**

- Promoting all direct banking channels and ensuring if the customer 's are utilizing the same
- Ensure Outward remittances and other retail forex transactions are reported to treasury mid office with in cutoff times
- Recording complaints as per the specified process and taking preventive complaints management
- Tracking client feedback, and brainstorming with staff on the importance of getting feedback
- Ensuring quality customer services is delivered

**Goa University | Placement Executive | April'2011 – Dec'2011**

**Key Responsibilities:**

- Develop and maintain relationships with companies in which the students seek placement
- Work with contacts at companies to develop job profile with desire candidates
- Assisting the faculty placement coordinator in the data base management
- Create formal examination that test student abilities and performance

**ACADEMICS**

2009-11	<b>PGDM</b>	<i>(Finance &amp; Human Resource)</i>	GOA University	63%
2006-09	<b>BBA</b>	<i>(Human Resource &amp; Marketing)</i>	M.E.S College, Goa	67%

**EXTRA CURRICULAR ACTIVITIES**

- Participated in one day Workshop on Stock Market "Finanzas – It's all about Time and Money"
- Participated in various management competitions like:
  - NIRVIKALPA 2007 organized by Bharatesh College of Business Administration, Belgaum
  - COLOSSEUM 2007-08 organized by ICFAI(Institute of Chartered Financial analysts of India) college, Porvorim, Goa
  - IMPRESSIONS 08 organized by Rosary college of Commerce and Arts, Navelim, Goa