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## JOB OBJECTIVE

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**To excel in whatever I do and to the best, with the help of the knowledge and experience that I have gained.**

## PROFESSIONAL PROFILE

A result oriented professional with a very astute track record of **4.0Years of work experience, 2.5 years** in Australia New Zealand Banking Group. I was able to understand and analyze about the process related to both Wealth and Wholesale Lending Operation. Responsible for EFT Payments, Management Reporting, Lending Operation, Funding and Training.

I was also able to understand the concepts of payment, swift, Loan Operation, Treasury Funding, Credit Analysis, Covenants, Limits and collateral management.

Performing Banking Operation activities such as – Loans, Limits, Covenants, Collateral Management, Maintenance, Contributions, Withdrawals, Rollovers ,Switches and New Tranche etc.

Having Mortgage knowledge also has worked in Altisource Business Solution.

Performing Mortgage activities such as -Title review and preparation of mortgage documents like AOM, SOT, TDUS etc.

- Have been the good resource to the company and Awarded as '**Squad of the Year**' for outstanding contribution in processing the volumes.
- Delivered training to new recruits and assisting them in bridging the gap between desired and actual performance.
- Got cross trained in 80% of sub processes in record 6 months times.

## SKILL SET

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- ⇒ Exceptional interpersonal, communication and organizational skills with demonstrated abilities in training, team building and driving front liners.
- ⇒ Excellent training & coaching skills experience of training.
- ⇒ A thorough professional with flexibility to adapt to different situations, a proactive attitude, capable of thinking in and out of the box.
- ⇒ Clear and concise communication skills both verbal and written.

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## Last ORGANIZATIONAL EXPERIENCE (Wholesale Lending And Wealth)

**Dec14-Mar17**

ANZ – Joined ANZ in Dec 2014, played a key role to stabilize the pilot batch/Process Transition of Wealth Operations. Showed enough flexibility to clear up the back log & spike in volume.

### Duties and Responsibilities:

- Handling electronic payments, Rollovers, withdrawals, SWIFT Payments and Switches in wealth Operation whereas handling of Institutional Loans, Funding with onshore Treasury Team, End day reconciliation of the total Inflow and Outflow of the Funding, Cash Management, and Rate Fixing for the Loans in lending.
- Managed the newly transitioned function of Lending Operation Products completely and also handled the transition of one of the products in Wealth Operations. Preparation of Business requirement Documents; Work assignment, resources planning, MIS reporting to management.
- Handful experience in banking application such as Midanz, Razor, Citrix, Winsas, Hogan, TLM.
- Supporting Automation Projects, testing of application under UAT environment.
- Handling the Training and Cross Skilling Plan along with the Test case preparation.
- Work collaboratively with stakeholders to ensure the customer has a good experience working with us.Cross trained in all the products in the team.

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**Customer First:** Demonstrate customer service focus and the willingness to go the extra mile to satisfy and exceed Customers needs.

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### Stakeholder Management:

Work proactively with the customer (Stakeholders) to ensure the smooth on Lending/Wealth processing without any delay to the customers.

**Teamwork:**

Contribute suggestions for improving the level of customer service, the efficiency of practices, and behaviors. Take ownership of your own performance and development. Participate as an active team member where all members share their experiences, ask for help when they need it and see coaching as a real opportunity to learn.

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**Past ORGANIZATIONAL EXPERIENCE**

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**2013-2014: Altisource Business Solutions Pvt Ltd**

**Department:** Mortgage, Default Management Services.

**Responsibilities :**

- Doing the Title Reviews to find out the title issues before the foreclosure of the property.
- Forecasting the sale dates when the property is taken for foreclosure.
- Interacting with the vendors and Attorney and fulfilling their requirements.
- Actively participating in Client calls, held either to discuss some critical issues faced by the team or for training on some.

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**2012 - 2013: HDFC LIFE**

**Designation: Development Manager**

**Responsibilities:**

- To deal with the customers in solving their problems by providing them the right product.
- Recruiting financial consultants for the company.
- Providing the business to the company.
- Fulfilling the company targets.

**Achievement:**

- Recruited efficient and experienced consultants who had been the good resources for the company.

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**CORE COMPETENCIES****Business Analysis**

- Mapping business requirements for process enhancements and translating these requirements into functional specifications.

**Process Management**

- Leading and managing processes inclusive of identifying potential processes for migrations, developing framework as well as implementing and transitioning processes in line with the guidelines for improving operational efficiencies.
- Creating & implementing workflows to facilitate improvements by identifying service delivery gaps, offer solutions and successfully implement ideas to enhance products and services.
- Involved in dissemination of information to Team Members, Team Huddles & drive the mentoring initiatives to increase knowledge and subsequent productivity.

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**People Management**

- Creating and sustaining an environment that fosters development opportunities and motivates high performance resulting in improved efficiencies.
- Planning targets, monitoring numbers and achievement of overall targets on a daily, weekly & monthly basis to meet delivery requirements.
- Ensuring quality and adhering to compliances by monitoring & evaluate call quality, giving feedback and coaching as required.

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**ACADEMIC CREDENTIALS**

2010-2012 **Bangalore Institute of Management Studies / Bangalore University.**  
Masters in Business Administration in Finance and HR. (70.35%)

2006-2009 **K.K Girls College, (CSJM University, Kanpur, U.P).**  
Bachelor of Science (PCM) (65.77%)

2005-2006 **KANPUR PUBLIC I C 'M' BLOCK KAKADEO KANPUR,U.P**  
H.S.C (71 %)

2004 **KANPUR PUBLIC I C 'M' BLOCK KAKADEO KANPUR,U.P**  
S.S.C (77.16%)

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