

SMITHA ADYAR

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Seeking middle level assignments in operations with a high growth oriented organisation of repute.

PROFESSIONAL SYNOPSIS

- A dynamic professional with total exp of over 7.5 years in:

Customer service	Cross selling	Payment collections
Documentation	Ad-hoc client requests	Core banking
- Accurate and precise in all work related assignments with the ability to contribute to corporate goals
- Adaptability to new products and applications.
- Ability to collect and analyse information, digest facts/ figures and quickly grasp complex technical issues
- Possess excellent communication, self motivational, relationship management, team building and analytical skills

EDUCATION

- **M.B.A (Finance and International Business) from IFIM, Bangalore** in 2005. Secured CGPA of 6.57/10
- **BBM** from SDM College of Business Management, Mangalore in 2003 with 60%marks
- **12th** from Govindas College, Mangalore in 2000. Secured 63.8% marks
- **10th** from NMPT School, Mangalore in 1998. Secured 56.48% marks

CAREER CONTOUR

May 11- Feb 14 with HDFC Bank, Bangalore As Personal Banker (Deputy Manager) – Branch Banking operation

- Dealing with Saving Bank A/c's, Current Deposit A/c's & giving guidance, information to customer
- Ensure complete KYC documentation with adherence to KYC standards & timely disburse the loan.
- Timely processing of transactions & tracking suspicious transactions of customer.
- Handling Fixed Deposit Section & giving information about ROI, Tenure to client & also fill up 15G/15H from customer.
- Owning regulatory, audit, compliance and control measures at the branch.
- Ensure compliance with the KYC policies and procedures of the Bank as stipulated from time to time
- To provide quick response to customer queries & gain customer confidence.
- Handled responsibility for time-to-time deduction of Tax from Depositors A/c's.
- Processing stop payment of draft and cheques as per client
- Continuous client focuses and emphasis on query solving.
- Maintaining account closure and name change.
- Debit card clearing and cheque clearing.
- Payroll administration and supervision
- Responsible for completion Quarterly E-TDS Statement & forwarding to Head office.
- Handled CRM and Bank Reconciliation
- Handling Cash Counter of the Bank & daily updation of vault register
- Performing scrutiny of cheques, checking mutilation, crossing of cheque
- Ensuring presentment of cheque within banking hours & marking clearance in the system
- Update the financial reasons & technical reasons of returning of cheque
- Handling Inward clearing, outward clearing & taking follow-up with clearing house.

Apr'07-Dec'09 with ANZ Bank India, Bangalore
As Team Leader-(Personal Banking) Transaction Banking and Commercial Banking

Accountabilities:

- Managed team of 10-15 team members
- Provided daily reports to the manager
- Responsible for the administration and daily operations of the bank
- Maintaining good relationship with the staff and clients
- Provided customer service
- Was responsible for approving and rejecting loan applications
- Prepared project documentation
- Processed internet banking access
- Retrieved customer's bank statements and transaction reports for loan, savings, term deposit and credit card accounts
- Retrieved customer bank cheques i.e debit/credit vouchers/cheques and account opening authority forms upon request
- Extracted financial data i.e analysing and extracting trading, profit and loss a/c and Balance sheet
- Conducting conference calls with subject matter experts and senior management of companies under coverage
- Guided and trained team members

Highlights:

- Honoured with Individual Excellence Award and Best Team award
- Awarded with an opportunity to transition the project from Melbourne, Australia to Bangalore, India and also to travel Melbourne, Australia to get trained for a month
- Pivotal in interacting with overseas teams day-to-day and performing ad-hoc client requests meeting the deadlines
- Received excellent quarterly feedbacks/appreciation including recognition from clients/customers

PREVIOUS EXPERIENCE

Jan'05-Mar'07 with Infosys Ltd, Bangalore
As Process Executive/Officer(Operations)

Accountabilities:

- Handled customer queries and cross selling
- Generated new business through presentations of the products to the customers with customer satisfaction
- Collection of payments through various mode like debit cards, credit cards etc
- Setting up payments through direct debits, monthly payment plan
- Understanding the need of company for hiring in cost productive manner
- To ensure that organisational performance is as per company's policies and compliance

Highlights:

- Received Best Team award
- Received appreciation from clients

ACADEMIC PROJECTS

- Study of 4 P's of Marketing in RUBY LIQUID BLUE
- Study of Recruitment and Selection process in AXA TECHNOLOGIES
- Study of ratio analysis in SUNDARAM FINANCE LTD
- Study of capital budgeting in MARUTI (R.N.S MOTORS)
- Study of 8 P's of marketing in Services marketing for INDIAN AIRLINES
- Corporate Social Responsibility project made for ASCENT
- Study of working capital requirements made with reference to HSBC
- Study of Equity linked tax savings scheme of mutual funds under various asset management companies with reference to WAY2WEALTH SECURITIES PVT LTD

IT SKILLS

☞ Well versed with corporate databases like MS office applications and Internet Applications

PERSONAL DOSSIER

Date of Birth : 30th April 1982
Languages known : English, Hindi, Kannada, Tulu.
Permanent address : SHREYAS Near Fisheries Road, Hosabettu-Mangalore-575026
Reference : Available upon request
Marital Status : Married

Declaration

I hereby declare that the above furnished information in the resume is true and are to the best of my knowledge.

Your sincerely,

Smitha.Adyar