Neerja Khurana

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# OBJECTIVE

Seeking assignments in Governance, Analysis, Risk and Controls, Client Servicing and Team recruitment & Management in Banking/Financial Services Industry /ITES Industry

# EDUCATION

## Degree |Certification| School

* Major: Master of Business Administration (M.B.A –IT & Finance) AIMA CME New Delhi - 1998

**Certifications: AMFI (Association of Mutual Fund of India), NISM (National Institute of Securities Market) and IRDA (Insurance Regulatory and Development authority) and Fraud Management (Indian Institute of Banking and Finance) , AML and KYC**

# PERSONAL DETAILS

Marital status: Married

DOB: 01/09/1974

# SKILLS AND ABILITIES

## Management

* MBA Finance professional with rich and qualitative over 19 years of experience in the areas of:
* Branch Operations - Retail Branch Banking Process
* **Operational Risk**
* **Customer service**
* **Operation management**
* Design, develop, and execution of end-to-end Talent Acquisition strategies, programs and solutions
* **Internal Conduct Governance and reporting**
* **KYC, AML and Suspicious Transaction Monitoring**
* **Fraud Containment Unit/ Conduct Management and Governance**
* **Internal Audit**
* Quality Improvements Operations and Risk compliance
* People Hiring & Management
* Stakeholder Management

## Achievements

* Won the coveted YES ViGIL award for avoiding Fraud
* Nominated for Talent pool for AVP and above
* Process improvement for Account opening reduction in TAT
* Zero in house mis selling leading to Reputational/Financial Risk with Customers and Regulatory

## Leadership

* Candor, Assertive and result orientated
* Proven leadership and influencing skills in a highly matrixed environment

# EXPERIENCE

## Vice President IDFC FIRST BANK – cluster Head – April 2020 – Till date

**2000 Cr GL with 5 Branches in Retail Baking and setting up 1 more additional branch to maximize P and L**

* A strategic planner with expertise in designing systems & procedures and contributing towards improved performance, productivity and enhanced internal controls.
* Partner with the Talent Operations leadership to identify, solve, and execute cross-business / cross-channel/ cross-geography priorities, challenges and initiatives for end to end hiring practices.
* Experience in recruiting and strong relationship skills and Talent Acquisition Strategy and Delivery team

Analyses of customer needs and participates in designing the business process requirements and is responsible for completeness and quality of functional design and Risk Profiling for the customers in the portfolio Periodic Portfolio reviews for all customers.

Excellent leadership, project management skills

* Execute second line of defense monitoring as per the monitoring plan and report deficiencies to Heads
* Have in-depth understanding of back office, middle and front office structures of various banking domains in credit, Liability and Corporate banking
* Coach and mentor colleagues and provide opportunities for collaboration and development to enhance the experiences of the Talent professionals
* Influence peers and business leader
* Monitor all compliance-related findings and issues until they are resolved
* **Review all types of compliance risk issues reported through incident management, customer complaints, Bank ombudsman cases, legal cases, audit reports**
* **Have a strong background in management of a Finance Operations or Reporting environment, and / or experience of delivering a continuous improvement agenda**
* **Analyses of gaps and does impact analysis after understanding customer requirements**
* Strong organizer, motivator and team player with successful track record of directing major financial projects from original concept through implementation to handle diverse Market dynamics.
* Execute programs at various levels in the Bank to drive process improvement culture, mentoring. coaching and leading
* Track people metrics like resourcing, capacity planning, succession planning and engagement in segment and work with Integrated Distribution to achieve optimal outcomes.
* Good project management, presentation, analytical & data interpretation skills
* Energetic leader known for ability to set up financial operations, controlling costs, maximizing productivity and create successful outcomes in complex situations.
* Possess excellent interpersonal, communication & organizational skills with team management & customer relationship management skills.
* Complete understanding of banking domain from an end user perspective.
* Executes the Cluster Strategy in accordance with the overall Banking strategy laid out
* Focus and execution of profitability of the cluster, by increasing the revenue, in terms of process improvement, customer TAT, employee productivity.
* Profitability of the cluster

## SBL-Vice President YES Bank Strategy & P&L Management | From November 2017 – March 2020

* Maintains Profit and Loss statement and Balance Sheet for the branch
* Corporate and commercial banking credits
* Superior and Consistent Customer Service
* Efficient complaint management
* Clock high service score
* **Appropriate Control mapping with regards to Savings/Current/FD/Loans/ CC accounts**
* **EDD done for by way of SVR (Site Verification Report)/CPV (Contact Point Verification)**
* **Onboarding Dedupe compliance at the time of Customer Identification**
* **Multiple level report (Tracking Multiple credit and debits across accounts)**
* **EDD done by STRs filing and LTRs (Large transaction Report) – Operational Risk Reports**
* **Checking mechanism in place on Credit and Debits simultaneously**
* **Handling all Statuary notices from competitive authorities**
* **PEP checked through Dedupe and AMLOCK**
* **Due diligence subjected to all inward and outward remittances extensively.**
* **Risk Profiling done as per RBI norm**
* Conduct customer engagement programs and marketing events
* Proper implementation of CRM by the Sales, Relationship & BSD departments and to be reviewed at every interval Strengthening Systems, Controls and Processes
* Fraud Management and STR (Suspicious transaction report)
* Ensure branch compliance with Bank’s policies and processes
* Ensure safety and security of Bank and customer's assets
* Ensure Audit related deliverables both internal and external are met as per the prescribed norms
* Ensure Role clarity to employees in the branch and manage attrition Performance Management of Team
* Tracking and monitoring daily productivity and book movement of the branch
* Review of Performance Management System

## Cluster HEAD | Development Credit Bank | From august 2012 – October 2017

**Hyderabad-Mumbai-New Delhi-Gurgaon (worked in all locations)**

* Handling more than 1000 crore of Liability book
* Small and Medium enterprise handling along with large corporate with as a single contact point
* Escalation and complaint handling
* Revenue generation and managing the profitability of the Cluster
* Ensuring smooth daily operations in the Cluster/Branch from a financial, customer, process improvement, risk and compliance
* Implementation of “Service Guarantee” process across entire Cluster/Branch.
* Ensure Audit related deliverables both internal and external are met as per the prescribed norms
* Capture and redressal of customer queries and complaints through the Finacle CRM software within the stipulated Turnaround.
* Constantly monitoring the performance of process with various MOPS (Measures of Performance) and taking corrective measures.
* Co-coordinating with central operations, sales and collections teams for smooth processing & servicing of Customer Requests
* Responsible for recruitment & training of executives.
* Direct and coordinate activities of businesses or departments concerned with the production, pricing, sales and distribution of products.
* Manage staff, preparing work schedules and assigning specific duties.
* Review financial statements, sales and activity reports, and other performance data to measure productivity and goal achievement and to determine areas needing cost reduction and process Improvement.
* Establish and implement branch planning policies, goals, objectives, and procedures, conferring with organization officials, and staff members as necessary.
* Demonstrated experience to attract and retain a high performing team
* Regularly review empowerment rules, retention strategies, rewards & recognition programs and career path
* Proven leadership and influencing skills in a highly matrixed environment

## Branch Head –ICICI Bank | From November 2005 – August 2012

Heading a large sized metro Branch, overseeing all Operational with main focus on building high net worth individuals by way of cross selling all investment products. ▪ Ensuring smooth daily operations in the branch from a financial, customer, process and learning perspective in a 90 crore GL branch

* Acquiring High Net Worth Customer and Retention management.
* Acquiring, nurturing, growing and strengthening relationship within the Affluent and HNI segment of customers to meet business objectives.
* Cross selling a range of investment and insurance products to these customers in order to meet their financial planning objectives and thus attaining the revenue objectives of the Wealth Management business.
* Focusing on increasing the Total Relationship Value (TRV) and Assets Under management (AUM) of customers as per the business objectives. Do a Financial Needs Analysis and Risk Profiling for the customers in the portfolio Periodic Portfolio reviews for all customers

## e- serve Citibank Ltd. April’2004 – September’2005 Sr. Executive

* Credit cards Online resolution handling Key Areas Handle
* Online problem resolution
* Agency co-ordination for field verification.
* Data analysis for Market intelligence/Market feedback
* Transaction processing related to funds transfers, insurance, loans (personal and home, auto loans)
* Collate data and prepare MIS reports
* Drive Client metrics and identify action items to deliver CTQs
* Quality Improvement using 6 sigma approach

## Jaypee Palace hotel Agra Executive - EDP Jan’1999 - March’2001

* Analysis and maintenance and administration of Oracle for Client System
* Hardware and Software Debugging
* Supervising 15 telephone operators in the service industries and also actively involved with negotiations with different vendors
* Trouble shooting Firmware supporting the users and designing an effective MIS for them and handling the networking
* Coordinating with Hardware/Networking Vendors
* Taking and maintaining backups

Regards,

**Neerja Khurana**

VP – Cluster Head IDFC First Bank

**Disclosure:**

Information provided with respect to employment status above is true and cross references will be

provided as and when required to do so.