

Sharp, driven professional with 3 plus years of proven experience in banking operations, finance and IT. Extensive work experience across Banking operations, Loan due diligence and processing, Forex handling, excellent understanding of banking services and products with a sound understanding of banking laws, guidelines and compliances. Enthusiastic in applying knowledge of banking and finance to different customer situations and organizational context and utilizing financial expertise to deliver effective solutions.

Scholastics

- Bachelor of Engineering (Computer Science) from Visvesvaraya Technological University. CGPA 3.2/5
 - Consistently stood among **top 5%** students of the batch at Visvesvaraya Technological University.
- Stood **amongst top 2%** students out of 10,000 in Junior Associate of Indian Institute of Bankers (**JAIB**)
- Secured CGPA 3.3 / 5 in class 12th Board from CBSE
- Secured CGPA 4.6 / 5 in class 10th Board from CBSE
- Secured an average of over 82% in monthly tests and on-the-job training conducted by Federal Bank, among the highest scores among peers

Work Experience

Federal Bank: Aug'13 – Present

Assistant Manager

Branch Operations

- Responsible for daily branch operations including opening of bank accounts for individuals & companies, demand deposits, wire transfers, notaries, investment advisory and servicing client's financial needs.
- Managing and executing a wide array of banking transactions including line of credit, term loan, money transfer, deposits, and foreign exchange.
- Dealt with specialized SME products like bill discounting strictly adhering to customer's credit limits and risk profile.
- Looking after the short term and long term funding requirements of clients and in the process, able to build relationships with high net worth individuals. Profiling new and existing clients to uncover financial needs.
- Advising clients on mortgages and raising loans.
- Experience of multiple geographies and markets – UP, Haryana & Delhi via rotations in frontline positions.
- Assisting the executive manager and team in completion of financial plans for the branch in a complex legal environment, putting into effect new procedures and policies as passed down from Head Office.
- Ensuring scrupulous compliance with legal and dealership business rules to produce clients' investment and risk profiles on time, verifying customer data to detect and identify financial fraud.
- Resolved a large number of customer queries and disputes regarding retail branch operations as needed.

Loan

- Responsible for assessing the feasibility of proposed loan, seeking relevant financial information, making detailed loan proposal, submitting loan applications, and making mortgage and investment referrals.
- Conducted due diligence and prepared a SME loan proposal of a fresh Rs 5.5 Crore loan for the purpose of clinical expansion and refurbishment.
 - The loan was sanctioned within a record time of 7 days – Commended by supervisors for meticulous documentation and detailed due diligence reports.

Forex

- Responsible for assisting buyers and sellers find the best rates for their purchase, handling inquiries and responding to client requests.
- Developed an excel model for comparative assessment of various forex products across all financial services providers which was used by the Bank to spread awareness among customers.
- Monitored all international payment processes for foreign exchange, coordinated with treasury to develop customer base.
- Administered foreign exchange trading transactions to make profits, maintained record of all competitive activities for customers, coordinated with marketing team to ensure completion within timeframe, maintained knowledge of all foreign exchange.

Hewlett Packard: Aug'12 – Jul'13**Network Engineer**

- Served as a member of the IT team; oversaw Enterprise Network Management, Shared Network Engineering Services, and Strategic Planning for Network Management.
- Provided strategic planning of networking solutions for the enterprise; negotiated contract terms with all major network and equipment providers.
 - Analyzed corporate LAN and WAN to determine major problems and improvements needed to be made to the network infrastructure, and network Security
 - Routing protocols for mobile adhoc networks, information security, penetration testing, system analysis, performance analysis, business analysis, network testbed setup including configuration of routers, switches, firewalls, other hardware and computers (including VMWare virtual machines and networks, static program analysis using control flow graphs).
- Engineered an Internet connectivity solution as a Dial on Demand, with security policies to protect sensitive data, and prevent user access to the Web, along with a RAS solution to provide after-hours access to AviMark in the event of an emergency and for providing support.
- Responsible for troubleshooting of complex LAN/WAN infrastructure including routing protocols, Dealt with monitoring tools like network packet capture tools like Wire-shark, etc.
- Implemented a network security policy regarding users on the LAN/WAN network and VPN using Cisco Secure, Network Associates Security Management Interface.
- Implemented a backup strategy along with a disaster recovery plan in the event that the server should go down to prevent lost revenue.
- Responsible for communication protocols, configuration, integration & security. Investigating, diagnosing and resolving all network problems.

Skill Set / Competencies

- Excellent analytical skills and structured approach to problem solving
- Knowledge of Derivatives like Forwards, Futures, Options, Swaps, Mortgage Backed Securities (MBS), Asset Backed Securities (ABS), Bonds, Credit Derivatives, Equities, Fixed Income Securities, Forex and Capital Markets.
- Excellent understanding of banking services and products on corporate level, sound knowledge in accounting standards and local banking practice, variety of the field's concepts, practices, and procedures
- Sound understanding of banking laws, guidelines and compliances Bank's policies and procedures
- Natural attention to detail, ensuring accurate paperwork and processing of all transactions
- Strong customer centricity with high quality customer service and improved client relationships
- Strong communication skills, providing services and keeping customers and banking officials up to date
- Good presentation skills, enhancing ability to present banking portfolio in strong, positive light, Excellent proficiency in a variety of retail banking services

Technical Proficiencies

- Extensive knowledge of all banking operations in Finacle
- Tools: Ms-office, Ms-Excel, Ms-Word
- Database:- MS Visual Basic, Oracle 9i/10g, Ms-Access
- SQL, PL/SQL, Datastage
- Languages: C, C++, Java, Perl
- Platforms: Linux, Dos, Windows

Personal Details

- Date of Birth - 1st Dec, 1989
- Address – 568, Sector A, Pocket B&C, Vasant Kunj, Delhi