

ANU HARI BHARDWAJ

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PROFESSIONAL PREFACE

- ⇒ A seasoned professional with **over 11 years of experience in** Sales and Marketing Training, Insurance, Banking ,Disbursement Operations, Client Servicing and Documentation in the Financial Services sector.
- ⇒ Proven track of implementing operational policies/norms, systems & controls and customer service standards.
- ⇒ Dedicated to exceptional customer service with the ability to cultivate positive rapport and nurture relationships by offering services beyond expectations.
- ⇒ Deft in handling overall risk & exposures of customers, involving risk assessment, internal/external rating, as well as monitoring portfolio risk.
- ⇒ Well versed in maintaining business relationship with clients to achieve quality product and service norms by resolving their service related critical issues.
- ⇒ A keen communicator with honed problem solving and analytical abilities.

Since June 2013 working with NIIT Institute of Finance, Banking and Insurance Training Ltd, Surat (Gujarat) as Trainer/Faculty IFBI

Organization profile - Institute of Finance Banking & Insurance (IFBI) is an initiative of NIIT which is Asia's No. 1 trainer and leading Global Talent Development Corporation, to aid the financial services and banking industry to meet its demand for skilled manpower. IFBI offers training programmes for the entry-level professionals as well as customized programs for experienced professionals from the Corporate Sector.

Achievements and Trainings:

- Training Individual students and Corporate professionals in Banking, Soft Skills and Financial products
- Provides Training on Domain (Banking +Financial Services), Sales, Soft Skills & Customer Service
- Providing skill oriented training to frontline bankers.
- Training to Bank of Baroda Clerical Induction staff for 15 days in Surat and Vadodara centre.
- Training to Existing staff of Bank of Baroda Referesher Training of 3 days in Surat and Vadodara centre.
- Training students of Post Graduate Diploma courses being run in Surat as well as in Vadodara IFBI centres.

Additional Qualification :- NSDL; AMFI ; IRDA

Since May '2011 to May 2012 with RBS Bank , Surat as Senior Officer- Customer Service

Client Service

- ❖ Primary point of contact for external clients for professional advice, enquiries, complaints, resolving of discrepancies and transactional errors
- ❖ Provide the highest standard of customer service in response to client enquiries and complaints, so as to create improved, lasting relationships with our clients
- ❖ Responsible for client satisfaction with service arrangements and delivery
- ❖ Responsible for effective service recovery process through complaint logging and handling
- ❖ Maintain a professional RBS image through all interactions with clients
- ❖ Continually identify opportunities to improve client efficiency / performance, through e.g. optimising channel usage, identifying service improvements, product solutions, and cross-sell opportunities

Risk & Control

- ❖ Comply with the process for customer identification
- ❖ Comply with applicable Money Laundering Prevention Procedures and, in particular, report any suspicious activity to the Unit Money Laundering Prevention Officer and Line Manager.
- ❖ Adhere to policies including escalation and compliance requirements, and follow any other relevant internal controls and procedures as they relate to process, products, policies and regulations.

Operational Excellence

- ❖ Assist in implementation of service and efficiency improvement initiatives in client service centre and facilitate transfer of best practice
- ❖ Platinum & Gold Clients Service
- ❖ Making proactive calls on clients to improve the utilisation level of facilities, increase transaction volume, identify opportunities for channels and referrals for the business
- ❖ Build trusted partnerships with clients at the daily transactional / operational level

REWARDS & RECOGNITIONS:

- *NCFM certification in operational depository Module with 76% in June 2011.*
- *IRDA certification in life Insurance with 82% in July 2011.*
- *AMFI Certified in Sep 2011.*

Since July '06 to Dec 2010 with Aviva Life Insurance Co Ltd , Surat as Assistant Manager Operations and Customer Service

- ❖ Handling entire Operational activities of South and Central Gujarat (Surat, Vadodara, Bharuch, Anand, Vapi, Navsari & Bardoli locations).

- ❖ Chiefly responsible for Operational Customer Service and Banking related activities of ABN Amro Bank, CBOP Bank, UTI Bank & Surat District Co-operative Bank along with the entire functioning of DSF channel.
- ❖ Appointed as "Grievance Redressal officer for South Gujarat.
- ❖ Basic checking of proposal forms as per AML , KYC guidelines along with QC.
- ❖ Managing business of **Approx 1 Crore (Annual Premium)** in a month each branch.
- ❖ Co-coordinating with AbnAmro Bank, CBOP Bank, UTI Bank & Surat District co-operative bank along with the entire Direct Sales Force channel.
- ❖ Managing customer service including both internal customers like FPC's SMs and Channel Partners and external customers.
- ❖ Handling of service software's like Webforms.
- ❖ Co-ordination with AbnAmro Bank, CBOP Bank, UTI Bank & Surat District co-operative bank and other banks regarding customer related queries.
- ❖ Handling customer queries, complaints & request such as issuances of policies, policy reinstatement, policy lapsation , follow up for issuance, etc.
- ❖ Managing Cash for entire branch.
- ❖ Preparing various MIS and publish them on daily basis.
- ❖ Processing the files basis KYC guidelines and doing initial underwriting at the branch level.
- ❖ Processing Claim documents at the branch level and forwarding them to HO for further processing.
- ❖ Leading a team of 10-15 Support Personnel.
- ❖ Managing the DOPS activities of South Gujarat
- ❖ Handling Administrative activities of South Gujarat.

REWARDS & RECOGNITIONS:

- *Rewarded with Second Position in Best customer service week in West zone.*
- *Received rating as Outperformer constantly for 2 years.*
- *Managing Lowest Numbers of RTS in West Zone.*

Since May '04 to July '06 with ICICI Prudential life Insurance co Ltd, Mumbai and Surat as Associate

SKILL SET

- ❖ Implemented policies and objectives of business at HO level.
- ❖ Handling the functioning of Peninsular region (50 Branches) across India of cheque collection account (10bank 99).
- ❖ Doing reconciliation of Peninsular region on daily basis having a turnover of **Rs.50 crore per day.**
- ❖ Handling the functioning of Federal bank (5 states) cheque collection account having a turnover of around **Rs.10 crore per day.**
- ❖ Handling the functioning of Corporation bank (2 states) of cheque collection account having the turnover of **Rs.60 lakhs per day.**
- ❖ Responsible for resolving issues pertaining to branches of Peninsular region with co-ordination with ICICI Bank.
- ❖ Responsible for resolving open items with the co-ordination of Federal Bank.
- ❖ Responsible for resolving open items with the co-ordination of Corporation Bank
- ❖ Maintenance of various MIS such as Discrepancy MIS of the branches, Dishonor not processed by the branches Open items of the branches etc.
- ❖ Leading a team of 10 Support personnel.

- ❖ Chiefly responsible for Operational, Customer Service and Banking related activities
- ❖ Managing customer service including both internal customers like advisors, UM's, FSC's and external customers.
- ❖ Handling of service software's like HEAT, OMNIDOCs & LIFEASIA.
- ❖ As a location coordinator responsibilities involved like Recruitment of CPA's, Training of all new joiners and whole office administration.
- ❖ Responsible for banking related activities such as proper receipting of cheques, banking cheques very next day, following up with transaction statement of I Bank and processing returns.
- ❖ Co-ordination with local ICICI bank and other banks regarding customer related queries.
- ❖ Handling customer queries, complaints & request such as issuances of policies, policy reinstatement, policy lapsation etc.
- ❖ Responsible for doing reconciliation of cheque and cash account of branch on daily basis.

REWARDS & RECOGNITIONS:

- *Awarded with ' **Howzatt** ' for closing long pending reconciliation open items in July 2005.*
- *Awarded with '**Striker of the Month**' in January 2005 for closing all issues prior to December 2005 in **Peninsular region** related to Reconciliation.*
- *Awarded with ' **Howzatt** ' for achieving the Six Sigma in servicing for Six months in Parle Point Branch.*

Since Aug'03 to May'04 with ICICI Bank, Mumbai CMS Payments – PAP (Payable at Par) as Back office Executive – Re-conciliation Department

SKILL SET

- ❖ Reconciliation of Corporate Accounts.
- ❖ Passing necessary rectification of entries in to system (FINACLE)
- ❖ Preparation of Journal Vouchers, Extraction of bank Statement from system.
- ❖ Report generation and system updation.
- ❖ Handling customer Queries on phone.
- ❖ Branch Reconciliation, Automating processes to reduce man-hours in routine operational activities
- ❖ Co-ordinating with Corr-Bank.

Since Oct'02 with ICICI Bank Home Finance Co. Ltd., Mumbai as Back office Executive - Banking & Disbursement

SKILL SET

- ❖ Implemented policies and objectives of business at Branch level.

- ❖ Managing all Banking activities related to outstation cheques and account wise activities.
- ❖ Issuing refund to customers and resolving customer queries regarding refund.
- ❖ Issuing Disbursement Letter & Income Tax Certificate to the customer.
- ❖ Ensured optimum utilisation of available funds towards the accomplishment of overall corporate goals.
- ❖ Mapped the clients' requirements and coordinating, developing and implementing the processes in line with the pre-set guidelines.
- ❖ Monitored the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximise customer satisfaction level.
- ❖ Generated weekly & daily reports and on various process parameters.
- ❖ Building and strengthening relationships with key accounts; thereby ensuring high customer satisfaction by providing them with complete product support.
- ❖ Preparing Hold reports and resolving DMA queries.
- ❖ Exposure of PDC/ECS management.

SCHOLASTICS

- ❖ **MBA (Finance) from ICFAI** in May 2012.
 - ❖ **Diploma in Finance** (1st Class) from Welinkar's Management Institute Mumbai in 2004.
 - ❖ **M.Com** (1st Class) in Accounts & Law from University of Mumbai in 2002.
 - ❖ **B.Com** (1st Class) from Agra University in 2000.
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IT SKILLS

Operating System : Windows 95/98
 Office Suite : Word, Excel, PowerPoint, Internet
 Database : FoxPro (Basic)

- **Key Domains**

- Banking and financial services
- Insurance
- Home Loan Department
- Cash Management Services
- Retails Banking
- Trainings
- Reconciliation
- MIS Preparations

BEYOND ACADEMICS

- ❖ Long service Award for Locality & Commitment shown during three years of continuous service in **Aviva Life Insurance Co India Ltd.**

- ❖ Received "Striker of the Month "for passion and Sense of ownership in ICICI Prudential life Insurance.
- ❖ Received certificate for Qualifying IQ1 contest in ICICI Prudential Life Insurance.
- ❖ Received certificate for Qualifying IQ2 contest in ICICI Prudential Life Insurance.
- ❖ Received certificate of participation for attending Premier League Assessment development centre held in December 2005.
- ❖ Certificate of Honour in Academics for **securing over all 2nd position** in class XI and XII.
- ❖ "A" certificate in NCC in year 1994.
- ❖ "B" certificate in NCC in year 1999.
- ❖ "C" certificate in NCC in year 2000.
- ❖ Appreciation certificate received for Qualifying Senior level National Mathematics Olympiad.
- ❖ Received **26 Certificate of Honour** from School in Securing I, II and III positions in various sporting activities in Sports.
- ❖ Received certificate for Participation in **Annual Training camp** of NCC in year 1998.
- ❖ Received certificate for successfully completing the **All India rock climbing Training camp in year 2000.**
- ❖ Certificates of Merit from College for qualifying in various sports activities.

PERSONAL DOSSIER

Date of Birth : 18th August 1980
Address : Mumbai and Surat
Language Known : English, Hindi, Marathi and Gujarati