



GITANJALI CHATTERJEE

Operational Risk | Operations | Compliance | Lean Six Sigma Black Belt

Achievement-oriented and Lean Six Sigma Black Belt certified banking professional with 18 years and above experience in Risk Management, Outsourcing, Banking Operations, People Management, Customer Service Quality and Complaint Management.

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Key Skills

Operational Risk Management



Service Quality & Customer Satisfaction



SLA / Compliance Management



Outsourcing



Operational Excellence



Banking Operations



Process Enhancement



Training & Orientation



Team Building & Leadership

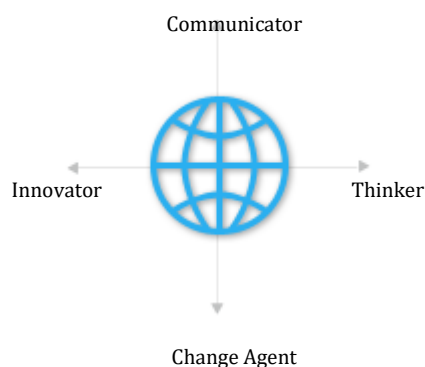


Profile Summary

- A career chronicled by well-earned success in the **Banking & Financial Services industry**; emerged as a decisive leader with **18 years of pioneering experience and year-on-year success** in Operational Risk Management, Outsourcing, Compliance, AML, Banking Operations, Relationship Management, Complaint Management, People Management, Service Quality, Cash Management & Audit function
- **Experience in Operational Risk Management, Outsourcing, Conducting RCSA, Branch Monitoring, KRI monitoring, BCP, RCA, Policy Framework & Reviews, Control Testing, Quality Assurance, Incident Management & Reporting** etc in Retail Banking, Digital Banking and Micro Banking
- **Experience** in helping to adopt a **risk-based approach towards complying with AML requirements** through a broad set of screening and enhancing due diligence solutions tailored to need and overall program design
- **Incisive acumen in identifying training needs across levels** through mapping of skills required for particular positions and analysis of the existing level of competencies
- Steered the **organisation-wide transformation of control & compliance landscape** and worked across all operational areas **to effectively embed policies, monitor understanding and track on-going compliance** while constantly achieving satisfactory internal audit ratings
- **Strong orientations in Operations**; contributed in **executing high level operational initiatives, experienced in strategizing procedures, service standards and operational policies** along with planning & implementing effective quality systems & control measures to facilitate a high-quality customer experience and additional business growth objectives
- **Delivering results in growth, revenue, operational performance, and profitability**; building strong rapport with customers by employing a customer-centric approach



Soft Skills



Career Timeline

HSBC

-Associate Vice President

Ujjivan

-Regional Operations Risk Manager

2004-2016

2016-2018

2018-2022

Since 2022

ICICI

-Service Assessor
-Regional Risk Manager

Poonawalla Fincorp

-Lead ORM



Personal Details

Date of Birth: 29th May 1983

Languages Known: English & Hindi

Address: 704 Alder, Nyati Environ, Tingre Nagar, Vishrantwadi, Pune - 411015

Permanent Address: 28 / A, Durgapuri, Lucknow - 226 004 (U.P.)



Education

- Advance Diploma in Business management from IMT, Ghaziabad in 2006
- B. Com (H) from Shri Ram College of Commerce, Delhi University in 2004

Other:

- JAIIB & CAIIB from Indian Institute of Banking & Finance in 2006
- Six Sigma Exemplar Global Black Belt from Benchmark in 2017

Work Experience

Jan'22 – till date with Poonawalla Fincorp

Lead ORM

Key Result Areas:

- To perform Risk and Control Self Assessments (RCSA) for assigned Units to ensure maximum adherence to laid down processes and policies.
- To identify inherent risk and residual risks associated with the process with the help of RCSA. Discuss it further with respective stakeholders and agree on time-bound action plan.
- Review and provide critical input on new All products/processes and any amendments to products/processes to highlight Operational Risks and recommend additional controls to mitigate the risks.
- To develop and monitor KRI trends of the Organization and key functions, discuss with stakeholders to improve KRI(s) so as to bring them within acceptable threshold.
- To develop, maintain and update the repository of Organizations acceptable risks, issue and action and control library.
- To enhance Risk Control Matrix (RCM) for functions assigned for the annual IFC (Internal Financial Controls) review as per the Companies Act 2013, and to conduct control testing with multiple samples to ensure compliance. This is mandatory for annual certification by External Auditors.
- To manage operational risks arising from outsourcing activities, and review gaps and recommendation, and continuity with stakeholders.
- To maintain operational loss data for the Organization, carry out Root Cause Analysis (RCA) of critical and recurring events to identify gaps, recommend process and system enhancement to minimize or eliminate future operational losses.
- Develop training modules, including online modules, for development and maintaining of risk culture.
- To perform Branch assurance by visiting Branches as per the approved plan and plug the gaps identified in consultation with process owners.
- Preparation of various decks for senior manager reviews, Operational Risk Management Committee (ORMC), Risk Management Committee of Board (RMCB)
- Releasing minutes of such important meetings to all relevant stakeholders and track closure



Oct'18 – Jan'22 with Ujjivan Small Finance Bank

Regional Operations Risk Manager-West

Key Result Areas:

- Drive the awareness on Operational Risk (ORM) and implementation of ORM initiatives in the region in coordination with the Operational Risk Management team at the corporate office
- Carrying out Product & Process, BRD, FSD reviews.
- Handling outsourcing management for the bank, developing the framework, managing annual and pre-onboarding vendor reviews.
- Contributing by presenting key issues basis various Risk reviews, Branch visits, Branch risk score, Incidents, Product and Process reviews with action plan and status update to Operational Risk Management Committee (ORMC) and Risk Management Committee (RMC).
- Conducting RCA (Root Cause Analysis) of high-risk incidents, identifying control gaps and highlighting to concerned stakeholders for process improvements.
- Ensure compliance to all regulatory norms/guidelines in the region by providing guidance, checks & evaluation of the branches and review of implementation of the compliance obligations of the regulatory guidelines.
- Drive ongoing dissemination of Operational risk and Compliance obligations to Regional branch staff across sales, service and operations through training and handholding support
- Based on field insights, develop and update performance matrix with KRIs for monitoring branch performance on Operational risk and process compliance metrics; along with National ORM team
- Conduct timely follow-up, documentation and status of action plans, open issues identified during OR assessments at respective branches
- Maintain a database of branch wise deviations in terms of non-adherence to standard processes, perform root cause analysis of major deviations and recommend changes in process design to address the same
- Escalate to Regional Operations Managers on the level of operational compliance and failures, if any, so that prompt/corrective action is taken
- Co-ordinate compliance risk review activities to be performed in the branches within the region
- Collect loss data and KRI data from regional ORM team and consolidate it for reporting to the corporate ORM function
- Coordinate collection, recording and data capture of loss events and near miss together with verification within the businesses and regular reporting of these events, the details and amounts as per the provisions laid down in the Loss Data Management Manual
- Maintain an MIS of all the branches with findings on compliance issues; provide consolidated compliance review findings to the Regulatory Advisory Compliance Manager
- Appraise the regional business & functional heads the level of compliance and failures, if any, so that prompt/corrective action is taken
- Assist the regional business & functional heads in submission of monthly Compliance Certificate in the prescribed format
- Conduct quarterly surprise visits at the Branch for checking implementation of the required changes in internal procedures as communicated by Functional Departments
- Submit the report on breaches/non-compliances immediately to the Head of Compliance through the Regulatory Advisory Compliance Manager
- Report any pending actions/corrective actions for the compliance review findings to Regulatory Advisory Compliance Manager

- Ensure the queries raised by branches and regional office on operation risk and compliance is addressed as per requirements
- Ensure all the escalations, reporting to the corporate office on compliance and ORM elements are done in a timely manner
- Provide with all the necessary reports/information for the purpose of submitting to the regulator in a timely manner
- Organise and conduct appropriate trainings/workshops pertaining to Operational Risk and Compliance at the Regional Offices and branches with corporate ORM & compliance team

Feb'16- Oct'18 with ICICI Bank, Pune

Growth Path/Deputation

Feb'16-Mar'17: Service Assessor-Pune Region

Apr'17-Oct'18: Regional Risk Manager-Pune Region



Regional Risk Manager-Pune Region

Key Result Areas:

- Driving Risk and Compliance culture across the Region
- Conducting Quarterly audit / process checks at mapped branches and ensure smooth functioning of the branch as per various laid down processes, policies and compliance requirements
- These audits covered various activities and products handled by the branches such as Cash, Customer service, Deceased claim handling, Gold Loan, Lockers, Trade, ATM handling, Branch safety security etc.
- Finalizing audit reports post discussing with stake holders and tracking compliance
- Ensure Branch Health and Risk Mitigation across the mapped branches
- Analyzing assigned Compliance Pendency and Follow up with the mapped branches in reducing beyond TAT cases
- Driving Compliance Adherence Score which covers various parameters around Branch Health and Hygiene
- Conducting various basic and theme-based Classroom training programs for Branch Leadership Team

Significant Achievements:

- Handled 10 branches of Pune II region and ensured timely audits and report submission without any default
- Ensured 50% of mapped branches graduate from Non-Complaint "Compliance Adherence Score" to a Partially Complaint "Compliance Adherence Score"
- Conducted 3 Classroom training programs for Branch Leadership team in FY 17-18
- Monitored smooth functioning of Concurrent Audit in mapped flagship branches and ensured clearance of all long pending issues
- Conducted ongoing Review sessions with branches and gave clear cut agenda to improve their overall Branch Hygiene and Compliance Adherence Score

Service Assessor-Pune Region (Customer Service Quality Group)

Key Result Areas:

- Evaluating & scoring bank staff on various service and soft skills related parameters and sharing individual feedback to help them identify areas of improvement and additional training as required
- Conducting assessments of branch and ATM visual appeal in mapped branches and ATMs (onsite and offsite)
- Floating various FOCUS score related MIS across the Rest of Maharashtra & Goa (ROMG) zone and driving maximization of the score across the ROMG zone as Zonal FPR, FOCUS being a matrix to quantify Customer Satisfaction levels basis feedback calls
- Conducting training sessions and workshops on customer orientation and specific actionable basis FOCUS scores for both ; the leadership & the frontline staff across the ROMG zone
- Ensuring all Standard Operating Procedures (SOPs) is being adhered to and staff are trained & executing on current processes
- Assessing department's overall training and development needs and designing & implementing relevant solutions
- Led projects to identify areas of improvement through assessments and determining corrective action plans to implement time, cost & resource saving initiatives
- Working as a Zonal FPR and liable for liaising with the ROMG Zonal Head & various Regional Heads to initiate various initiatives and Rewards & Recognition platforms in the Zone

Significant Achievements:

- Led Service Assessment for ICICI branches across Pune region and reviewed their Service Delivery Quality, Branch Visual Appeal and Branch Floor Management; provided process capability/benchmarking studies/reports, audit interfacing, quality data reporting & analysis and training
- Enhanced FOCUS scores from 71 in the month of Feb'16 to 75 in Oct'16 by proactively providing a detailed Service Operating Plan for each branch basis the gaps identified during regular service assessment and arranging effective assessments, leadership & employee workshops in the zone
- Facilitated quality customer service integral to generating repeat and referral business, by providing prompt response in addressing their needs and resolving any issues
- Successfully launched many recognition platforms like "Service Stars - for Branch Staff", "My Branch My Pride - for Branch Leadership Team" to enhance FOCUS scores and ensure that star performers were identified, felicitated and applauded on a zonal level

May'04–Feb'16 with HSBC

Growth Path/Deputation

May'04–May'06:	Banking Assistant Teller Operator, New Delhi
Jun'06–Dec'06:	Power Vantage Officer, New Delhi
Jan'07–Dec'10:	Asst. Customer Service Manager, Lucknow
Jan'11–Jul'14:	Deputy Branch Manager, Howrah Branch
Aug'14–Feb'16:	Associate Vice President – Customer Services, Pune Main Branch

Significant Achievements:

Associate Vice President – Customer Services, Pune Main Branch

- Spearheaded a team of 16 members to manage branch operations of one of the largest branch in the region, with all aspects of the business ensuring that all goals & targets are met and exceeded for performance, service delivery and operational soundness; enhanced the Operational efficiency by coaching team to adhere to compliance standards and ensured that discrepancy in customer account opening is under 3% for the branch
- Provided leadership and developed successful strategies to enhance service delivery at the branch and ensuring highest customer satisfaction levels; successfully qualified for many contests and attended conventions throughout all roles
- Championed all AML related due diligence in the branch while working in the capacity of DBM Howrah & AVP-Customer Service and effectively ensured that AML rules & regulations were stucked to the tee
- Ensured FATCA and CRS implementation in case of all the new onboarding & existing customers
- Worked as an operations in-charge and acted as a SPOC for all Sanctions related alerts for Pune Region
- Independently supervised core branch operations while acting as an AVP-Customer Services at the Pune Branch, successfully improved the branch audit rating from AMBER (a very bad audit rating) to the green zone
- Conducted periodic Branch Audits to ascertain minimal adverse observations; maintaining a complaint management system for the entire main branch and ensured prompt and effective compliant management by the team
- Managed and monitored smooth functioning of all onsite and offsite ATMs across Pune along with vendors

Deputy Branch Manager, Howrah Branch

- Successfully built a very strong & robust department, penetrated and retained the client base by service delivery at the branch and ensuring that the customer satisfaction levels are higher than benchmarks laid
- Promoted core banking products to New to Bank (NTB) customers and ensured that discrepancy in customer account opening is less than 3%
- Acted as a SPOC for the UCIC implementation in Eastern region of the country and guided the entire region leadership team to implement the same in their respective branches
- Spearheaded the entire Branch Operations, and supervised the Front Office & Teller Team to achieve the desired service levels
- Expanded the client base through high partner referrals and service excellence
- Ensured that the branch scores maximum Customer Service Score on the scorecard reflecting the entire branch's performance in terms of branch control metrics, complaint management, KYC and so on

Asst. Customer Service Manager, Lucknow

- Established the entire Teller Area including cash and clearings
 - Defined process methodologies in consultation with Branch Head
 - Imparted trainings on in-house systems & software to the entire branch staff as the most vintage staff of the system
- Supervised teller team to ensure adherence to quality standards and proper procedure
 - Administered installation of branch ATMs and systems
 - Acted as a custodian for the branch ATM
- Collaborated with the Branch Head and the Central Marketing Team, to create & implemented brand awareness campaigns that increased sales and ultimately profit margins
- Successfully managed end-to-end portfolio performance of Power Vantage clients at the New Delhi main branch, ensured compliance with statutory requirements laid by acts governing banking regulations
- Played a key role in developing, implementing and executing marketing initiatives and activities for Lucknow region

Power Vantage Officer, New Delhi

- Successfully managed end-to-end portfolio performance of Power Vantage clients at the New Delhi main branch, ensured compliance with statutory requirements laid by acts governing banking regulations
- Managed all transaction processes and delivery of services; provided services to existing customers and managed all aspects of customer relationships for Home Loan

Banking Assistant Teller Operator, New Delhi

- Active member of the Teller Team at New Delhi Main Branch, engaged in managing all cash and other teller postings for both non-customer and customer counters
 - Thoroughly followed bank policies, procedures and guidelines to process transactions accurately and effectively
- Achieved sales goal for every quarter by identifying customer needs and referring financial products and services