

Vineet Kishore Khiara

*5 years of experience with various functions of banking & telecom industry across - **asset management, know your customer, collections and sales**. Instrumental in strategic projects, worked closely with global stakeholders and teams comprising people across geographies and cultures.*

CAREER GROWTH

JPMORGAN CHASE & CO., AS OPERATIONS ANALYST (OCTOBER 2013 ONWARDS)

Asset Held Elsewhere for PB (Asset Management):

Significant Highlights and Responsibilities:

- Responsible for servicing the assets which are held with a custodian other than JPM.
- Assistance in fiduciary & custody service for on-boarding new assets, delivering/receiving existing assets, classification of assets in the correct operational codes by speaking to trust officers, trust administrators and ensuring timely updates of prices for these assets.
- Perform monthly security stale price review to ensure that portfolio security pricing is marked to market.
- As a Primary owner, responsible for performance and associated risk for all activities performed within the Rates function, ensuring all SLAs are met
- Good understanding of Securities market and various products like Equity, Fixed Income, and Hedge Funds etc.
- Investigate and reporting of failing /unmatched transactions to the front office.
- Coordinating with front office to take in and send out the deliveries on time.
- Review KPI on daily basis and prepare MIS on monthly basis for senior management.
- A proactive approach to problem solving, taking ownership of issues and having the determination to follow things through.
- Weekly Reconciliation for all distressed loans.
- Ensure compliance to risk and control guidelines.
- Participate in RCSA testing and ensuring the testing is completed before time.
- Ensuring timely & accurate completion of assigned workload; working on projects with deadlines.
- Responsible for training and new employees as per training plan and keep a track of their performance.

Lending Operations (KYC):

Significant Highlights and Responsibilities:

- Dealing with various types of credit risk analysis, evaluation and mitigation.
- PRR (Portfolio Risk Review) process where credit card accounts are evaluated judgmentally from a risk mitigation standpoint.
- Making risk decisions based upon Know Your Customer (KYC) standards.
- Analyzing US consumer behavior through credit reports, account behavior, and payment patterns in making sound judgmental decisions to mitigate risk.
- Review and verify applications and related credit bureau data to determine credit worthiness.
- Approving or declining the applications based on credit worthiness.
- Sustain performance levels at or above department standards with sense of business ownership.
- Knowledge of the USA Patriot Act.
- Adherence to standard operating procedures, quality, productivity and compliance guidelines & standards.

HUTCHISON GLOBAL SERVICES PVT LTD, AS CUSTOMER RELATIONS ADVISOR (APRIL 2012 - JANUARY 2013)

Significant Highlights and Responsibilities:

- Identifying the opportunity to sale multiple products to existing customers as well as New Customer.
Products: - Mobile Phones, Tablets, Broadband Plans & Sim Plans.

- FAB (Features, Advantages, and Benefits) the product and leading it to a potential sale.
- Understanding customer's requirement and giving the right product.
- Ensuring customer is fully satisfied with product & has no complaints.
- Go The Extra Mile to Ensure Your Customers Have A Great Experience.

FIRSTSOURCE SOLUTIONS LTD, AS SENIOR CUSTOMER SERVICES ASSOCIATE (MARCH 2010 – JANUARY 2012)

Collections for Lloyds Bank

Significant Highlights and Responsibilities:

- Lloyds TSB Bank Plc. in Credit Card Collection Process.
- Dealing with customer's credit card account.
- Calling customers who fails to pay their Credit Card Bills.
- Setting up a Payment Plan for customers.
- Ability to collect the remaining debt from the defaulters.
- Giving the sustainable payment plan by taking customer's Income & Expenses Details.
- Giving End to End solution encompasses the entire collections life cycle.

ACHIEVEMENTS

JPMorgan Chase & co.

- Team Gladiator Award
- Superior Service Champion
- Preparing and presenting the Controls Report.
- Runner-up
- 5 Keys Award

Firstsource Solutions Ltd.

- Best Team in Card Collections.
- 2nd Best Kept% Outbound – Card Collections.

ACADEMIC QUALIFICATION

- **Certification of AML/KYC** from Indian Institute of Banking & Finance (IIBF) in 2015.
- **Bachelors of Commerce** from Mumbai University in 2012

TOOLS FAMILIAR

Omni, Workstation, TLM, Lexis Nexis, Innovis, Customer Assist, Rows, iVault and FileNet.

PERSONAL PROFILE

Mobile No:	+91 9773526712
Email ID:	khicara.vineet@gmail.com
Date of birth:	19-Sep-1989
Marital status:	Single
Nationality:	Indian
Languages known:	English, Hindi, Marathi, Sindhi & Gujarati.
Passport Number:	K5400021
Passport Issue Place:	Mumbai, India
Passport Expiry:	17/05/2022

- **Vineet Khiara**

Email: khicara.vineet@gmail.com Mobile phone: +91 97735 26712