**Ritu Rani**

Vasant Kunj, New Delhi - 110070

**Mobile:** +91-7827339401

**Email:** [kushwaharitu@yahoo.co.in](mailto:kushwaharitu@yahoo.co.in)

**PROFILE SUMMARY**

* Excellent 2.5 Years of working experience to manage the day to day operations.
* Responsible to maintain and deliver the best quality customer services to the clients.
* Strong experience in servicing High Net Worth individuals in routine banking under wealth management.
* Knowledge of monitoring high value transactions as per anti-money laundering regulation.
* Having sound knowledge of NRI Banking, Foreign Exchange Transactions, Savings and Current Ac.
* Handled internal audit, risk management and SOX Compliance with internal policies and procedures.

**PROFESSIONAL EXPERIENCE**

**ICICI Bank Ltd: May 16, 2013 – Sep 06,2015**

***Tenure***: 2 Years 4 Months

***Branch:*** ICICI Wealth Management, G-11, Vasant Kunj, New Delhi-110070.

***Grade:*** Deputy Manager

***Roles and Responsibilities:***

***Daily Operations Management***

* Ensure complete KYC documentation with adherence to KYC standards.
* Handling Cash Counter of the Bank and daily updating of vault register.
* Reviewing and monitoring processes, internal controls, risk and performances of bank units under retail liability group.
* Need based customer visit for resolving the client queries related to their daily banking usage.
* Adept in managing and administering the daily operation and compliance activities.

***Banking & Finance Transactions Management***

* Played a pivotal role in managing the personal banking, remittance teller desks, Service Delivery Index Scorecard, Branch visual appeal.
* Expert in managing various banking operations deposit, mobilization, collections, cash transactions, transfers and account opening.
* Handling operations involving cash deposits, fixed deposits, savings, current and NRI accounts.

***Foreign Exchange Transactions***

* Managing retail FOREX operations, constant monitoring of the dynamics of FOREX markets to maximise profits.
* Analysing requirements of clients and suggesting suitable services / solutions for their FOREX portfolio ensuring best returns.
* Responsible for increasing the Trade and FX income and ensuring the customers are guided regarding the rates and charges.
* Managing all the foreign transactions as per FEMA limits inclusive of Travel card and retail outward remittances.

***Audit and Compliance***

* Managing branch audit and compliance score with banking rules, regulations and procedures.
* Preparing and monitoring risk based audit plan for internal and concurrent audit of retail branches.
* Ensure compliances of the KYC policies and procedures of the bank as stipulated from time to time.
* Handling regular quarterly audit, SOX audit in the branch and ensuring it should be 100% as per compliances.

***Transaction Processing***

* Timely processing and tracking of transactions of high valued customers.
* Performing scrutiny of cheques, checking mutilation, crossing of cheques.
* Processing Demand Drafts and NEFT, RTGS transactions as per cut off timings of RBI.

***Customer Service Management***

* Investigate customer's problem and suggest solutions via phone, email, letter and face to face.
* Promoting and pitching the new and existing company products and services to the customers.
* Dealing with Savings and Current A/C and giving guidance, information to customer.
* Maintained cordial relations with customers to sustain the profitability of the business enhancing relationship value.
* Dealing with difficult or sensitive enquiries and servicing and supervising the resolution of queries within the defined TAT.

**BUSINESS SKILLS**

* Strong planning, organizing, problem solving and time management skills.
* Good at quick decision making, multitasking and tasks scheduling.
* Excellent leadership, people management and motivational qualities.
* Ability to setting tasks, defining processes and managing targets and deadlines.
* Soft, Polite, Friendly and Co-Operative attitude.
* Able to train new joiners, assist to understand the core organizational skills quickly and smoothly.

**TECHNICAL SKILLS**

* Windows XP, 7, 8
* Microsoft Word, Excel, Outlook, PowerPoint.
* Email and Internet Applications.
* Core Banking Applications: Integra, Fincale, OmniFlo.

**EDUCATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Academics** | **University/Board** | **Score** | **Year** | **Medium** |
| PGDB | Manipal University, Manipal | 7.98 (CGPA) | 2013 | Regular |
| B.TECH (ECE) | Punjab Technical University, Jalandhar | 77.58% | 2011 | Regular |
| XIITH | CBSE, New Delhi | 74.80% | 2007 | Regular |
| XTH | CBSE, New Delhi | 76.00% | 2005 | Regular |

**OTHER ACTIVITES**

* Certified with “A+” Grade in “Communication and Analytical Skills” form “HP Centre of Excellence (SVIET, Patiala)”
* Successfully completed the “Adventure Camp” and “High Altitude Trekking Programme” organised by “Directorate of Mountaineering & Allied Sports (Government of Himachal Pradesh)”.
* Participated in Theory and Practical training of “Fire Prevention and Fire Fighting” (Bangalore, India).
* Successfully completed six months internship in Electronics and Instrumentation KDDL ltd.
* Completed six weeks training in embedded systems.

**PERSONAL INFORMATION**

Date of Birth : 26th March 1990.

Hobbies : Cooking, Net Surfing, Novel reading.

Gender : Female.

Marital Status : Single.

Languages Known : English, Hindi and Punjabi.

Nationality : Indian

**Date**: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Place:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ **Ritu Rani**