

Resume

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23+ years of experience working as a Professional in the Banking & Finance Sector

Summary

An organized, well-presented, and extremely personable individual with extensive knowledge of the banking operations with outstanding analytical and mathematical abilities, and a dedication towards maintaining relationships with high profile clients of the organization. With the capacity to help employees, inspire and motivate colleagues and investors, and have a track record of success in executing banking operations. An ability to earn clients' trust by providing top quality service to retain customers. Managing overall delinquency & various collection-related parameters.

Education Matriculation Air Force School, Kanpur 1987 Senior Secondary Air Force School, Kanpur 1987 - 1989 Graduation B.Com. Kanpur University 1989-1992	Core Competencies. <ul style="list-style-type: none">● Financial Analysis● Commercial Banking● Operations Management● Understanding Financial Performance● Implementing Standards● Employee Management● Financial Reporting● Customer Service● Numeracy Skills● Account Management
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<p>Post Graduation M.Com. Kanpur University 1992-1994</p> <p>CWA Inter Institute of Cost & Work Accountants of India 1994</p>	<ul style="list-style-type: none"> ● Data Processing ● Online Banking ● Multi-tasking <p>Interpersonal Skills</p> <ul style="list-style-type: none"> ● Communication Skills ● Initiative & Creativity ● Leadership ● Teamwork ● Problem-Solving & Analytical Skills
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Essential Skills & Expertise

Procedures: Full supervisory responsibility, procedures and training techniques. Created and implemented Quality Control procedures, which led to a reduction in errors and improved the consistency of the quality of services provided.

Organizational Operations: Organizing banking operations to result in a decrease in the day-to-day accounting tasks and the reduction of accounting outside costs. Control all banking operations that comprise budgeting and accounts payable/receivables members, database management, marketing coordination, and event filings.

Financial Statement: Financial statements are prepared as well as variance analyses, presenting monthly results and providing opportunities to meet financial goals. Examine financial statements, identify industry and business trends, reduce operating expenses and boost revenues.

Business Development: Maintained operational efficiency by providing business and strategic planning, including the identification of strategic initiatives, as well as resource planning and allocation. Participate as a company representative for seminars and conferences and regularly review business plans to improve the profitability of a market that is volatile.

Work Experience

Operations Manager

Kotak Mahindra Bank, Kanpur.

2005 - 2011

Major Responsibilities

- Assist, motivate and guide a large and diverse team in a highly demanding and time-sensitive work environment, which includes the setup and execution of career development strategies for direct report employees and resolution of issues.
- Maintain timely data collection in order to ensure that operations metrics are updated to reach productivity targets.
- Preparing & sharing business and delinquency reports.
- Examine sourcing of business dockets & keeping their records intact.
- Collaboration with support teams across functional areas to enhance the use of proprietary tools and systems.
- In collaboration with the department of safety and legal to ensure that activities are in compliance with standards.
- Review budgets and present cost plans to management.
- Implement, develop and keep up-to-date the quality assurance protocol
- Improve the efficiency of current methods and processes to increase and maintain the company's internal capabilities.

Retail Manager

Kotak Mahindra Bank, Indore.

2012 - 2014

Major Responsibilities

- Oversee daily operations to ensure uninterrupted flow of work and oversee the everyday tasks
- Create and implement sound policies and procedures to ensure the development of the business
- Develop a workforce that is strong by forming competent people within the bank operations team
- To oversee the process of opening bank accounts as well as other banking transactions to ensure that proper process as well as accountability.
- Management of Cost, Labour and Security Accounts.
- Implementing procedures under the guidelines of RBI.
- Secure client data from public access and protect against fraud by enforcing access rights as well as verification levels

- Plan financial backups to safeguard banking operations should there be a major crisis that could lead to massive loss
- Work with the heads of other units in order to establish best practices for successful banking operations
- The task is delegated to the members of the team responsible for operations.

Area Collection Manager

Kotak Mahindra Prime (Car Finance) - Kanpur.

2014 - Present

Major Responsibilities

- Oversee & handle collection operations of the entire state.
- Monitoring staff members and making sure that the invoicing is accurate and timely for customers.
- Analysing & maintaining delinquency reports.
- To establish goals for the collection of payments and goals to be met by the department.
- To recruit manpower in different areas as per requirement.
- Ensure proper allocation of manpower duty in various regions.
- Designing and implementing a strategy to increase the collection of credit that is outstanding.
- Handling vehicle repossessions & implementation of legal orders.
- Managing teams of collection & repossession agencies.
- Implementing collection procedures and policies to stop the excessive debt.
- To achieve quality business by coordinating with credit reports.
- Ensuring that the company's policy regarding recoveries is adhered to and conforms to federal and state regulations.
- Invoicing deadlines and collection of payments.
- Negotiating with customers where there is a problem with payment.
- Making monthly feedback reports on the collection of payments.
- Be aware of any legislative procedural education regarding debt collection.
- Training and mentorship of employees in the department of collection.

Personal Information:

Age: 49 years

Marital Status: Married

Interests: Music, Singing, Outing