

Rishabh Baid

Bachelor of Technology graduate with 3 years in banking operations. Skilled in project execution, SLA management, financial check monitoring, and disputes processing. Passionate about developing analytical skills through certifications and projects.

EXPERIENCE

Royal bank of Scotland

Major retail and commercial banking subsidiaries of NatWest group

Delhi, India
Sep'20– June'23

Department: Fraud Chargeback Operation

Credit Card:

- **Critical Role:** During the pandemic, I served as an analyst in a high-stakes environment. Handling a surge in queries and disputes, my role was pivotal.
- **Complex Ecosystem:** Transactions involved consumers, RBS (Issuer), Acquirer (Retailer Bank), and merchants. Resolving disputes and queries efficiently was imperative with SLA adherence.
- **Reason Code Expertise:** Utilizing reason codes for diverse dispute scenarios, I identified risks and devised solutions or routed issues to the relevant parties, safeguarding the bank's interests.

Debit card:

- **Parallel Procedure:** Similar to Credit Card, Debit Card operations adhered to the same code of conduct and procedures.
- **Customer Refunds:** Depending on the scenario, I facilitated customer refunds ensuring customer satisfaction

Operational Analyst

Department: Financial Health and Shared Services & Know Your Customer

Bounce Back Loan Process (BBL)

- Issued Legal Regulatory notices to customers for the return of bank funds with interest within specified deadlines (8 days, 30 days, or 60 days).
- Varied deadlines based on the type of entity: Sole Proprietary, Firm Partnership, Ltd Entity, or Insolvent Firm.
- Designed Standard Operating Procedures (SOPs) for colleagues.
- Conducted Customer due diligence and ensured financial health checks for compliance.

Senior Analyst

Department: Payment Operations

CAPR (Customer Account Processing Report)

- Promoted to Senior Analyst/Subject Matter Expert (SME) for successfully clearing the interview.
- Spearheaded the Ulster Wind Down Project, covering both Ulster Northern Ireland and Ulster Republic of Ireland.
- Demonstrated comprehensive proficiency in the process, utilizing both manual methods and Automation Tools.
- Managed tasks from work allocation to users in Delhi and Chennai, to thorough investigation, analysis, and intervention through manual and automated means.
- Analyzing data, making presentations and Reporting to stake holders, onshore team.
- Completed Agile trainings and implemented it in day to day process.

INTERNSHIPS

SamStation 21

An innovative cloud kitchen based food junction serving delectable dishes and culinary delights

Delhi, India
Nov'20 – Sep'21

Sales Strategist

- I aligned client needs with a diverse array of homemade products. My expertise encompassed the delivery of freshly

prepared live kitchen items to the meticulous packaging of snacks, and a variety of bakery products.

- My ability to anticipate market trends, optimize production processes, and tailor offerings to meet evolving consumer preferences underscores my strategic approach to delivering exceptional products

The Times of India

India's largest and most influential news publisher in English

*Delhi, India
Jun'17- Aug'17*

Sales Trainee (Marketing & Sales)

- I was entrusted with the responsibility of marketing magazine subscriptions throughout Delhi and the NCR, targeting clinics, salons, gyms, beauty Parlors, and various showrooms, among other venues.
- Additionally, I was assigned the supplementary task of renewing newspaper subscriptions, further diversifying my responsibilities and showcasing my proficiency in sales and customer relations.

High Beam Global

Leading market research company offer world class data collection

Market Research

I was involved in data collection, where I provided tailored research solutions and insights to clients.

EDUCATION

Dr. A.P.J. ABDUL KALAM TECHNICAL UNIVERSITY

Bachelor of Technology (Electronics & Communication)

*Ghaziabad, India
Jul'15 – Jun'19*

- Senior Organizer - 'GENERO 2018' (Cultural and Technical Fest)

CERTIFICATIONS

- Google Digital Marketing (certificate): Content Marketing , SEO , Display Marketing , SEM

ACHIEVEMENTS

- Received 2 Spot Ovation awards for exceptional performance during the CAPR project
- Recognized with a LOV (Living our Value) award for continuous support in training colleagues and creating comprehensive SOPs.
- Led the team to win 1 Silver and 2 Bronze ovations for on-time project completion with high accuracy, and for returning projects to SLAs.
- In TOI, Secured 90 subscriptions within a span of just 45 days. This achievement stood out as one of the highest in a cohort of 100 interns drawn from diverse universities.

ADDITIONAL

- Personality type: ENTJ (Extrovert, Intuitive, Thinking, Judging)
- Areas of Interest: Photography, music, table tennis