

Ashwin Jadav

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Opposite Raysan Petrol Pump,

GANDHINAGAR 382421.

Career Objective:-

- Easy going and detail oriented, always do best to leave a great impression and unique experience to Client Satisfaction. Seeking dramatically to increase mutual KPI and a position in an organization which provide me managerial assignment in the area of Banking and Finance Operations.
- To be an invaluable part of an organization where my analytical and client management skills are put to test by contributing to the growth of the organization by continuously developing the knowledge base skills and expertise.
- To work in a challenging environment that provides multiple opportunities for learning in the field of finance.
- To give my best in my professional pursuit for overall benefit and growth of the company that I serve by facing multiple challenges. I will show my caliber and gain some experience.
- To obtain a position of responsibilities that utilizes my skills and experience and keen to work in an environment where I can enrich my knowledge.

Area Of Interest:-

- Analysis and problem solving.
- Leadership.
- Compliance.
- Accuracy work.

Academic:-

Course	Board\ University	Year of Passing	Class	Percentage %
MBA Finance	GTU	2014	First	7.28 CPI
BBA	Saurashtra University	2012	First	66.37%
H.S.C.	G.S.H.S.E.B.	2009	First	60.29%
S.S.C.	G.S.H.S.E.B	2007	Second	59.69%

Work Experience:-

Name of Company :- Bank of America

(BA Continnum India Pvt. Ltd)

Designation :- Team Leader (Loan Servicing & Transaction Processing)

Location :- Gandhinagar

Working in Global Banking & Market Operations (GBAM) for Commercial Landing Process across USA regions. Handling Loan Operations Process for various products such as Commercial Loan, Business Loan, Term Loan & Syndicate Loan.

Job Role and Responsibilities:

- Being a part of Migration Process, was responsible for setting up business at new site with team and get self-trained along with conduct training for Commercial Lending operations entailing accounts of large & commercial corporate across US region.
- Responsible to create SOP and other required documents for team member and all the upcoming new joiners for future reference to streamline the process.
- Monitoring end-to-end process, delivery of client requirements such as Loan Booking, Loan Servicing & Transaction Processing in LOAN IQ and providing services to the existing Clients and disbursement of Business and Syndicated Loans.
- Address escalations & issues to ensure consistent delivery on Business metrics and setting high standards in customer delivery through a process and metric driven approach.
- Provide regular feedback & support Team and Management to help them to run process smoothly and meet Client Requirement and ensure all the transaction processed with accuracy on Loan IQ (LIQ) within timeline defined in SLA.
- Create improvements in business processes by contributing ideas, implementing agreed changes, best practices and strong risk culture.
- Responsible for communicating with middle office, lenders, borrowers and agent banks, internal stakeholders to understand /deliver on their requirements & expectations.

Name of Company :- BARODA GLOBLE SHARED AND SERVICES

(Wholly owned subsidiary of Bank of Baroda)

Designation :- Processor (Checker) for Retail Asset & Agri CPC

Location :- Gandhinagar

Job Role and Responsibilities:

- Strong knowledge of KYC, Statutory Framework, income calculations, tax returns, reading credit reports, identifying red flags, Guidelines etc and identify red flags.
- In-depth review of agri & mortgage loan files including, income, assets, credit and collateral.
- Ensure KYC norms to be adhered to and the account opening process is in accordance with Bank's guidelines, utilizing circulars or statutory guidelines.

- Identifying risks and mitigating the same by making recommendations to senior management regarding process improvements, enhancements etc.
- Evaluate and ensure account opening processes are accurate, complete, and compliant.
- Analyzing credit worthiness and credit risk of commercial borrowers, including review of financial statements and cash flow analysis.
- Participating in internal projects that improve credit process efficiency and effectiveness to assist in achieving key strategic objectives.
- Liaise with the SMS seeking correct documentation and ensure accurate data entry.
- Activities to include the following:
 - Checking of Data Entry Quality
 - Checking of Documents as per Checklist
 - Loan & Income Eligibility Check
 - Preparation of Credit Assessment
 - Credit Rating Check
- Products to include the following:
 1. KCC Loan
 2. Tractor Loan
 3. Home Loan
 4. Mortgage Loan
 5. Staff Housing Loan

Name of Company :- ICICI Bank Ltd

Designation :- DM-Operations

Location :- Himatnagar

Job Role and Responsibilities:

- Achieve annual targets for branch set in AOP (Annual operative plan)
- Make action plan and strategize to get profit through branch operations and cross sell
- Keep up to date with product to provide suitable advice to the customers
- Reduce the waiting time for customers in branch
- Increase the customer satisfaction
- Know the value bankers (VBs) productivity and revenue generation.

Deliverables:

- Ensure smooth functioning of the branch and follow banking norms
- Responsible for monitoring business, compliance and operations
- Responsible for taking decisions that are cost effective and generate revenue
- Monitor the branch sales targets and strategize to acquire new accounts and expand existing accounts by offering various financial products and services to the customer.

Skills and Competencies:

- Perform leadership role
- Discipline, positive attitude, delegation of work in a right manner
- Knowledge of the product, process and compliance.

Name of Company :- Axis Bank Ltd

Designation :- AM-Operations (2 Year).

Location :- Ahmedabad

Job Role and Responsibilities:

- Handling day to day banking operations.
- Processing customer request forms.
- RTGS, NEFT, Transfer in A2A (axis bank to axis bank account transfer), demand draft, cash deposit and withdraw slip posting(if has authority of posting vouchers)
- Processing account opening forms, transfer of other branch account, debit card issue, upgradation, stop payment, debit card hotlisting.
- Handling customer queries.
- Other cross sales.
- Also, to pitch the customer for all banking products like:
Savings account, Current account, Credit card, Personal loan, Car loan, Vehicle loan, Home loan, Gold loan, Life insurance, General insurance, Demat account, FD, RD, SIP, Mutual fund, Debit card upgrade, Business loan & many more

Name of Company :- Janalakshmi Financial Services Ltd.

(Currently known as **Jana Small Finance Bank Ltd**)

Designation :- Operation Executive (3 year)

Location :- Ahmedabad

September 2015 to September 2017 between **Accenture Services Pvt Ltd** payroll.

Job Role and Responsibilities:

- Managing the Branch & Handling team members in Sales Support, Collection and Operation.
- Managing the Branch Portfolio of Small Batch Group loan, Nano (personal Loan), Gold Loan and Agri loans.
- Managing and Monitoring of Branch Performance on daily Basis.
- Publish timely MIS with accuracy, team motivating, control attrition and closely monitor.
- law performer staffs tracking and if require training and development for specially nonperformer.

Technical Proficiency:

Operating System:- Microsoft office (Word, Excel, PowerPoint) Liber office, Tally
ERP 9 Typing Speed 35-40 wpm, Finacle, LOAN IQ.

Skills:

- Able to work in a high stress environment while delivering a high-level of customer service.
- Good communication skills.
- Fast learning capability.
- Able to work independently and with the team.

Strength:-

- Adjustable in different environment and condition.
- Hard working with strategically planning, frank and transparent behaviour.

Personal Profile:

Name :- Ashwin Jadav
Father's name :- Kantilal Jadav
Hobbies. :-, Travelling, Sports And Walking
Date of Birth :- 11 Sep 1992
Nationality :- Indian
Marital status :- Single.
Languages known :- English, Hindi And Gujarati.

I hereby declare that the above mentioned information is true and correct and I bear the responsibility for the correctness of the above mentioned particulars.

Date: Ashwin Jadav

Place: Ahmedabad []