

AJAY BHAU SHELAR

Sakharam kale chawl, Shivaji chowk, Jagdusha nagar, Golibar road, *Ghatkopar (W)*, *Mumbai-400086*

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Core Competencies:

- Possesses excellent organizing abilities, motivational qualities, leadership traits & excellent interpersonal skills.
- A skilled team leader with good communication skills, with the ability to establish a good rapport with members of the team and promote team bonding and teamwork.
- An effective leader, skilled in providing equal support to all team members in aligning with projects as well as organizational objectives.

EMPLOYMENT HISTORY

UJJIVAN SMALL FINANCE BANK LTD

BRANCH OPERATION MANAGER–BRANCH BANKING

April, 2017 – Till date

➤ Transactions :

- Oversee processing of transactions, manage ATMs/Cash/, authorize and verify branch instructions, monitor adherence to processes, resolve escalated issues in order to ensure timely and effective transaction execution.
- Ensure strong monitoring and smooth functioning of all transactions in the branch & maintain accurate MIS for the branch.
- Handling a significant role in branch account opening process and attainment of FTR to the highest level.
- Adherence to CRL Limit of the branch.
- Office Accounts Reconciliation on daily basis.
- Daily Recon and Tally of Welcome kit and Security Stationary.
- ATM physical cash verification.
- Verification of reports and registers on daily basis.

➤ Audit & Compliance :

- Effectively coordinating and handling internal/external and regulatory audits/inspections, evaluating internal control systems / procedures with a view to highlight the shortcomings and implementing necessary recommendations in an effective manner.
- Conduct monthly audits and exposures monitoring cash and draw limits and security guidelines.

- Review retail branch operating policy, procedures and processes to recommend enhancements to achieve organizational & business line efficiencies and/or mitigate operational risk.
- Handle the staffing, counseling and performance management of all team members Ensure all job functions and responsibilities are properly performed within compliance and regulation Monitor teller and platform operations, and manage daily operations.
- Strict adherence of KYC and AML policies as per banking norms and guidelines.
- Responsible for implementation of process and audit rating of the branch.
- Training of branch team on process and systems

➤ Customer Service :

- Manage the delivery of high quality Customer Service .
- Set service standards, ensure redressal of customer grievances, monitor customer services by team, address escalated issues in order to ensure smooth relationship with clients.
- Supervising retail banking activities as well as involved in cross selling of banking and third party products to existing customers to enhance product portfolio.
- Responsible for conducting of monthly Branch Level Customer Service Meet.
- Resolving customer complaints / senior management escalations in timely manner..
- Deceased claim settlement at branch level.

➤ Branch Administration :

- Ensure proper upkeep of branch premises, Housekeeping, Leave Records, Vendor Management etc.
- Support Branch Head in sales promotions activities, display of branch merchandise, monitor administration budgets in order to resource all branch activities within targeted financial costs.
- Periodical updations of Mandatory notices.
- Lobby management of the branch.
- Develop a culture within the branch in which quality and continuous improvement on all performance accountabilities are understood and utilized by all employees.

System worked: FINACLE, CRM-NEXT, BR.NET, CTS, CERMO, BR TRACKER.

- Handling cash related transactions like cash deposit, cash withdrawals.
- Drafting DD/ PO, Assisting for noncash transaction like NEFT/RTGS, Fund Transfer etc.
- Handling transactions vouchers related queries on a daily basis.
- Recon of Tatkal Account Opening Kits
- Requests – Renewal or Encashment as per the Maturity Instructions and also FD Interest. Payout as per the customer request.
- Reconciliation and maintenance of suspense accounts register as per the required format.
- Monitoring of dummy accounts, suspense accounts, deferred accounts, Accounts Payable / Receivable.
- Handling Customer Query – Statements not Received, Debit Card Pin Activation, Mobile Banking Activation, Requests Mobile Number Updation, For Net Banking Passwords, Email Registration.
- To authorize Internal Transfer Entries and Gold Stock Sale Entry in CTFS.
- Monitor locker, and Maintain all register related to locker break and open as per process.
- Cash Transactions (Receipt and Payments), Remitting Cash as per the requirement from the currency chest & also indent the same & loading cash in ATM on daily basis.
- Clearing (Inward and Outward) and ECS; Informing Customers to fund their Accounts in case the balance is short.
- E-tax payment entries (MVAT, CST, MTR 6, Professional tax).

System worked: FINACLE, IWORKS, TALISMA

SHAREKHAN LTD**CUSTOMER RELATIONESHIP EXECUTIVE – CRM****FEBRUARY 2012 – JUNE 2013**

- Responsible for handling the portfolio of clients & placing Orders on Behalf of Clients.
- Provide updates to the client about the research calls made by the organization and advising them on asset allocation within their portfolio.
- Achieve targets for revenue and profitability within a given time-frame (weekly, monthly, quarterly)
- Identify customer needs and assess their risk appetite.
- Study market trends and assist clients in execution of trade.
- Provide regular updates to superior as when required.

System worked: TRADETIGER, CRM

PROFESSIONAL QUALIFICATIONS:

- Post-Graduation Diploma in Banking from IFBI
- NISM Series-V-A: Mutual Fund Distributors Certification Examination – 84%
- MSCIT

TYPING KNOWLEDGE:

- Typing Speed 30 W.P.M

ACADEMICS:

Year	Board/University	Degree-Score
2006	Maharashtra Board	74% (S.S.C.)
2008	Maharashtra Board	79% (H.S.C.)
2011	Mumbai University	71%(B.M.S.- Finance)

PROJECT DONE:

- Non Performing Assets (NPA) is a road blockage in Banking Sector.
- Bank as a financial service provider.

PERSONAL DETAILS

Date of Birth : 18th MAY,1990
Mairal Status : Married
Languages known : English, Hindi and Marathi

ADDITIONAL INFORMATION

- Enthusuatic in exploring new places. Key strengths like rational thinking and problem solving attitude.
Effective communication with good interpersonal and team player competencies.

I do here by confirm that the information given in this form is true to the best of my knowledge and belief.

PLACE : MUMBAI

DATE:

(AJAY BHAU SHELAR)