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**SWATI WADHWA**

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**Customer Services and Operations Manager**

**Insurance / Branch Banking**

I am a results-oriented ‘Banking and Insurance Professional’ having proven abilities in leading a team, strategic planning, managing projects, new technology implementation, improving efficiency of operations and team building. Able to identify areas of strength and weakness and implement Bank policies, standards, changes in operations and systems that optimize productivity.

**ABILITIES:**

* A Solid Operations Manager in a fast-paced environment, with emphasis on adherence to policies and procedures, meeting SLAs, TATs and Regulatory Authority needs fulfillment.
* **13+ years of Sales, MIS Preparation & Data Analysis, Customer service, Banking Operations** experience in effectively managing a team by continuously improvising on existing workflows, processes and policies to maximize productivity and reduce costs.
* **Have a Vaild UAE Driving License.**
* Excellent written and verbal communication skills, with an eye for detail.
* Extremely productive in a high volume, high stress environment.
* Highly productive in the use of MS Office 2000 Professional - Excel / Word / Power point / Outlook.
* Self-starter with a can do attitude.

**WORK EXPERIENCE:**

**Feb 2017 - Till Date RAKBANK – Dubai (UAE)**

RAKBANK is a retail and business bank in the UAE with assets of AED 34.5 billion at the close of the first half of 2014. The Bank provides conventional and Islamic retail, small business, and commercial banking services through a network of thirty eight branches and 285 ATMs in the UAE as well as its Telephone, Online and Mobile Banking channels.

**Position Held: Coordinator – Corporate Employee Solutions**

**Job Profile :**

Currently managing the Role of a **Coordinator** for **Corporate Employee Solutions:**

* **Preparation of trend MIS to compare the performance of each employee on month on month basis.**
* **Preparation of a Consolidated MIS & Error MIS for publishing the same on regular basis before cut off.**
* **Preparation of Potential Business Report for all on boarded companies.**
* **Collating the weekly commitment from the team and publishing the MIS for achievement vs commitment..**
* **Maintaining the referral tracker to capture the leads and references received and sent to different departments.**
* **Coordinating and scheduling the interviews, updating the database and sending the feedback to concerned recruiter.**
* **Managing admin related activities for the department including reconciliation of assets , tagging & d-tagging of assets, movement of assets, raising request for required stocks of applications, pantry and stationary.**
* **Helping the new joiner’s with the on boarding process related to generation of source codes , infrastructure access and allocation of assets.**
* **Preparation of SOP’s.**
* **Ensuring due diligence of documents received from customers through verification calls on all applications received from Companies.**
* **Document checking of all the Account opening applications, Credit Cards and Personal Loans..**
* **Ensuring accounts are opened within the TAT.**
* **Handling customer queries and providing a suitable and in time solution to customers and resolving issues before escalation.**
* **Interarracting with processing team on regular basis to keep a close eye on account opening process changes, updates and accounts opened.**
* **Coordinating with senior management, Relationship managers and Relationship officers for Business related queries and updates.**
* **Generating referral leads and sharing with the team to achieve their goals.**

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**Jun 2015 – Sept 2016 Royal Bank Of Scotland (RBS)Dubai**

Positions held: Trade Analyst-Dubai (UAE)

The Royal Bank of Scotland has around 700 branches, mainly in Scotland though there are branches in many larger towns and cities throughout England and Wales. The Royal Bank of Scotland and its parent, The Royal Bank of Scotland Group, are completely separate from the fellow Edinburgh based bank, the [Bank of Scotland](https://en.wikipedia.org/wiki/Bank_of_Scotland), which pre-dates The Royal Bank of Scotland by 32 years.

**Job profile**

* Responsible for handling Collections (Import & Export) end to end process.
* Handling LC advising ,acceptance and payments of Export Documents under LC .
* Scanning of Documents received to the Offshore team in Chennai for processing and ensuring the processing wit hin the TAT.
* Managing the settlement of payments within TAT.
* Reviewing the advices being released to customers and ensuring accurate information is being communicated.
* Processing of Discounted bills & Trust Receipts on due dates.
* Coordinating with service teams to follow-up for queries and responses
* Faxing of Advice of refusal and Acknowledgements received as swift to customers to keep them about the status of their transactions.
* Taking care of cancellation of Gaurantees.
* Managing the reconcillation of Gaurantees from time to time as a part of wind down process.
* Maintaining records of settled transactions and compilation of records for future references.
* Offloading of the records to offsite team for maintenance.

**Jun 2014 – Nov-2014** **Reliance General Insurance Company Ltd**

**Positions held:** Branch Operations Manager – Lucknow, India

Reliance General Insurance is one of the leading private general insurace companies of India which offer an exhaustive and customized basket of insurance products that include motor, health, travel, student travel insurance etc with over 94 customized insurance products catering to the corporate, SME and individual customers.

The Company has 139 offices spread across 102 cities over 24 states.

**Job profile:**

* Responsible for issuance of Motor & Non-Motor Insurance policies at Branch level.
* Submission & Issuance of fresh/Rollover/Renewal of insurance Cases within TAT.
* Banking of customer cheques for policy issuance
* Co-ordinating for Cheque bounce, Endorsement and Re-issuance of policies.
* Took initiatives for priority issuance of policies for customer satisfaction.
* Preparation and publishing of MIS on regular basis.
* Coordinating with Sales Managers for completion of documentation.
* Sustainance of 5s in the Branch premises
* Record Management of all UP Branchesb(Lucknow, Dehradun, Varanasi & Kanpur.
* Handling of walk in customers at Branch level for resolving their queries.

**Jan 2012 – Mar 2013** **YES Bank Ltd**

**Positions held:** Financial Partner – New Delhi, India

**YES Bank,India’s fourth largest Bank with a widespread branch network of over 572 branches across 375 cities,with 1170+ ATMs and 2 National operating centres in Mumbai and Gurgaon.**

**Job profile:**

* Acquisition of New to Bank Customers for opening of saving accounts and current accounts.
* Relationship building with customers for Crossell of Third party products.
* Client engagement for expanding customer banking relationship with the Bank and deepening in existing accounts.
* Arranging events and activities at branch for acquiring NTB clients.
* Also interacting with walk-in customers at branch and assisting and servicing them in queries pertaining to existing and opening new accounts.
* Qualified for many contests and drives.

**Major achievements in the Organization:**

* I have received a certificate of appreciation for qualifying contest in Aug’12.

**Nov 2007 – Nov 2011 HDFC Bank Ltd**

**Positions held:** Deputy Manager - New Delhi, India

HDFC Bank has grown manifold to emerge as India’s leading private sector Bank. It have a customer base of over 50,56,000 and deposits of over 23,000 crore, with a network of close to 500 branches and 1145 ATM’s in 198 cities across the country.

**Job profile:**

* Handling error free single counter for Cash deposits, Withdrawals, RTGS,Fund transfers and foreign exchange transactions touching nearly 170-200 on daily basis.
* Preparing Demand drafts and Pay orders at the same time.
* Ensure income leakage is prevented for the branch.
* Also generate leads for acquisitions of new Savings and Current accounts, fixed deposits, credit cards, loans and Insurance etc.
* Have also converted High value Insurance tickets from the cash counter for the Branch.
* Have also handled Personal banker and teller profile hand- in -hand to support acquisitions of accounts for the branch..
* Have taken initiatives for improving service quality audit and process audit in the branch.

**Major achievements in the Organization:**

* I received the certificate of appreciation in Nov’08 for significant contribution to the organization by Prevention of fraud at teller counter from Business Head North-HDFC Bank & Head HR.

**Feb 2007 – Oct 2007** **ICICI LOMBARD GIC Ltd**

**Positions held:** Branch Operations Manager – Gurgaon, India.

ICICI Lombard GIC Ltd. is a joint venture between ICICI Bank Limited, India's second largest bank with total assets of over USD 99 billion at March 31, 2014 engaged in general insurance, reinsurance, insurance claims management and investment management. ICICI Lombard GIC Ltd. is one of the largest private sector general insurance company in India.

**Job Profile:**

* Handled all products for GIC which includes – Motor Insurance / Non Motor Insurance / Health Insurance / Travel Insurance / Home Insurance/Health insurance.
* Submission & Issuance of fresh/Rollover/Renewal of insurance Cases within TAT.
* Banking of customer cheques for policy issuance and co-ordination with central operations for updates of clearance and bounce issues.
* Customer Service for all products which includes endorsements,walk in queries regarding claims settlement ,re-booking etc to provide utmost satisfaction to our customers.
* Also passed nil endorsements at branch level to provide quick kill to customer issues.
* Also handled MIS preparation & updating for all products.
* Interacted with sales team regarding day to day activities and updating them with the incomplete and pendencies.
* Prior to handling a complete branch, was placed in processing hub: New Delhi:
* Handled Nil endorsements for claims for Delhi, Delhi NCR and Rajasthan within the TAT of 24hrs so that claims are processed at a faster pace with less error rate .
* Took care of Policy cancellations as per customer service Manager’s /Surveyors request in case claims are repudiated as per company policy..
* Also arranged for Break in inspection Reports of vehicles for Customer Service managers’ so that Insurable interest of customers can be identified and no fraudulent claims are paid.
* Coordinating with Customer Service Managers, Area Managers and operations in case there are issues in processing claims.

**ACADEMIC QUALIFICATIONS:**

* Graduation:
  + B.com from Lucknow University in 2006 with second division.
  + B.ED from MDU (Maharishi Dayanand University,(Rohtak) (63.5%)
* Senior Secondary: Career Convent College(ISC) in 2003 with First Division.(76%)
* Higher Secondary: Career Convent College (ICSE)in 2001 with First Division .(73.2%)

**PERSONAL BIOGRAPHY:**

**Sex: Female Marital status: Married**

**Nationality: Indian** D.O.B: 11-Feb-1985

**UAE visa status: Employment Visa**

**Date: Signature:**

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