**Asifumar Mujawar .MBA**

**Banking & Finance Professional**

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**Profile:**

MBA with 8 years of experience across diverse facets such as Branch Banking Operations & Service Delivery, Currency Chest Operations, Gold Loan, Accounts & Administration. Well versed with MS-Office, Internet skills, Bank software Oracle Flexcube & Finware.

**Professional Synopsis:**

* Experience in Banking Operations & Service Delivery, Currency chest, Accounts & Admin.
* Efficient transaction processing, Handling AML & KYC Documents
* Branch administration, Branch Operations and Audit Compliance
* Manage and Authorize the Cash, DD, RTGS & NEFT transactions without any errors.
* Work towards for satisfactory audit reports (both internal and external).
* Advocating Sales & Promotions, Deepening of relationship with existing customers
* Generate business, cross sell and monitor cross sales of Personal Bankers.
* Branch Merchandising and Supporting to achieve branch targets.

**Professional Experience:**

**Company Name: AXIS BANK, Bangalore Designation: Deputy Manager**

 **Period: April 2021 to Till date**

**Job Profile:**

* Responsible for management of day-to-day operations of the branch.
* Ensuring strict adherence to prescribed processes, audit and regulatory requirements
* Timely authorization and checking SO/SDO/RO system input for customer transaction/ service request
* Branch Lobby and customer Queue management.
* Managing cash (including FX and TCs) at the branch and ensuring that cash (including FX and TCs) is within branch limit.
* Customer complains management and ensuring resolution of all complaints within TAT.
* Be responsible for the AML & KYC compliance of the various account opening forms submitted to CPC/RPC
* Lead the Service Team. Customer service oriented
* Ensuring regulatory and procedural compliance
* To co-ordinate the audit of the branch
* Ensuring service excellence to enhance portfolio, control retention and better cross sell
* Authorize and check RO / SO entries Check end products
* Check vouchers to clear transactions of Rs.10 lakhs & above
* Vault / Key custodian
* Customer service oriented

**Company Name: YES BANK, Bangalore**

**Designation: Deputy Manager (Sr. Officer)**

**Period: Feb -2014 to Aug-2016**

**Job Profile:**

* Authorization of Cash Deposits, Payments, NEFT and RTGS ensuring transactions are carried out within the prescribed TAT without errors.
* Handling AML & KYC Documents.
* Authorization of DD’s/MC’s, Funds transfer/FD closure/Account Closure
* Supervise & Monitor Personal Banker and contract staff in terms of productivity & other issues
* Resolution of customer queries/complaints, Monitor, track and adhere to daily responsibilities
* Processing of Foreign Outward Remittance & Forex
* Custodian for Bank Cash Vault (Strong Room) & Bank Lockers.
* Ensure no Cash Shorts and Excess, Reconciliation of Cash and near Cash items, tracking and Reconciliation of Deliverables, Review vault register.
* Branch Merchandising, Lobby Management, Monitoring all Dummy accounts
* Branch administration, Branch Operations and Audit Compliance
* Generate business, cross sell and monitor cross sales of Personal Bankers.
* Deepening of relationship with existing customers who walk-in, through cross sell of all products and services.
* Responsible for Interbank Co-Ordination & cash Agencies, Offload & indent.
* Responsible for the ATM replenishment.

**Company Name: HDFC BANK, Bangalore**

**Designation: Asst. Manager**

**Period: Feb 2012- Jan 2014**

**Job Profile:**

* Responsible for cash Deposits, cash withdrawals, other cash counter activities and ensuring transactions are carried out within the prescribed TAT without errors.
* Responsible for Issuing DD’s and MC’s, Loading of Forex & Travel cards etc.
* Responsible for sending cheques for clearance.
* Filing on MC/DD stub copies and cancelled instruments.
* Review for cash transactions over Rs.10.00 Lakhs including suspicious transaction of Rs.9.00 to Rs.10.00 Lakhs.
* Managing the returned cheques including proper maintenance of register and customer intimation
* Maintenance of counter stock register(DD/MC)
* Maintaining salary uploads confirmations
* Maintain the record for expense vouchers/payments to vendors/reimbursement to staff.
* Bulk stock Register Maintenance/Indent for Security Stationery.
* Review of EOD reports (BJR/Instruments issued/EOD cash position etc.)

**Company Name: EMPLOYEES’ STATE INSURANCE CORPORATION –Bangalore**

**(Ministry of Labour & Employment, Govt. of India)**

**Designation: Consultant Manager**

**Period: Oct 2016- Oct 2019**

**Job Profile:**

* Monitoring and analysing accounting data and produce financial reports
* Budget vs Actual with variances, product-wise cost-centre reports.
* Ensure quality control over financial transactions and Hospital Administration.
* Implementing new ideas, policies and directives.
* Support during all Audits (Internal Audit, Tax audit, Statutory Audit)
* Detailed scrutiny of bills pertaining to Purchase /Store Department.
* Scrutinizing of Insurance Claim Documents.
* Statutory Compliances for TDS, GST
* Processing of bills for payments, after supplying drugs, with prior approval of competent authority.
* Reporting to Senior-Most Officer in Administration Wing of the ESI Corporation / Hospital.
* Any other work assigned by Senior Officer in Administration Wing/Medical Superintendent.

**Company Name : Muthoot Fincorp Ltd**

**Designation : Customer Service Executive**

**Duration : Dec 2010 to Jan 2012**

**Job Profile :**

* Customer Service, Lobby management Queue handling Ensure quality customer service is delivered.
* Taking care of monthly Bank Reconciliation statements.
* Gold Loan disbursement, with satisfactory KYC and other norms
* Responsible for customers Gold Pledge and Gold Release
* Handling cash counter, Help desk and other Branch Administration.

**SOFTWARE PROFICIENCY:**

* Operating Systems: All Operating systems (Windows XP, Windows 7, Vista, and Microsoft Office Tool: Word. PPT, Excel, Outlook etc\_
* Others: SPSS, MS Project, Tally, Banking software Finware & Flexcube etc.

**PERSONAL DOSSIER:**

**Date of Birth:** 16th Oct 1984

**Proficiency:** English, Hindi & Kannada (Can Read, Write & Speak)

**Hobbies:** Listening to music, watching news & Travelling.

 **Passport No:** H0249662

**Declaration:**

**I declare that the details mentioned above are true and correct to the best of my knowledge**

**Date: Signature**

**Place: Bangalore**