

ARSHI RAY

**E-Mail: Ray_Arshi@Yahoo.in ~ Contact: +91 9920214249 / 9821330465
C-1605 RNA Heights , Jogeshwari Vikhroli Link Road , Andheri East Mumbai, 400093.**

MANAGEMENT PROFESSIONAL

Research and Analyses quality of 300 High Net Worth customer accounts balances , investments , cash flow , deposits and KYC . Accordingly , marketing & Selling of various Retail products and bringing large Corporate and Retail deposits from them for the Bank / Operation Risk Analyst for Funds Transfer , Remittances , RTGS , NEFT transactions for large Corporate clients in Wholesale Banking, / marketing and opening of New Accounts by ensuring compliance of internal procedure , due-diligence , KYC and regulatory requirement. Provides excellent error free timely services to ensure outstanding client satisfaction.

EXECUTIVE PROFILE

Accomplished professional experience with an impressive success of over 2.5 years in spearheading in Wholesale and Retail Banking. Experienced and meticulous professional who provides excellent customer satisfaction and has a proficient record of financial management, diverse knowledge about various banking products and services. Strong ability to convince customer with superb communication skills, capable of managing high volume tasks for multiple accounts and business Development with High Net worth Clients by analyzing credit , market , Operation and regulatory risk.

Summary of Skills:

- Good understanding of market and various financial products
- Excellent communication skills
- Strong in Mathematics and Analytical abilities
- Comprehensive knowledge about sales and good negotiating skills
- Excellent knowledge of operation guidelines and standing banking procedures
- Exceptional statistical abilities and management skills
- Knowledge of banking procedures, lending policies , KYC , compliance and documentation

Professional Experience:

- ICICI Bank (Retail Banking) - Relationship Manager , Wealth Management , Mumbai
- IDFC Bank (Wholesale Banking) – Analyst in Transaction Banking , Mumbai
- YES Bank (Corporate Banking - Finance) – Internship (Management in Practice) , Understanding customer Engagement , lifecycle to offer world class banking service

In the past have handled multiple areas with high degree of responsibility and work experience, has been and have delivered tangible results for the organization.

Currently associated with ICICI Bank as Relationship Manager in Wealth Management in Mumbai. Insightful knowledge of Analyzing risk of Client investment and providing advisory of innovative banking and investment products , helping client to meet the short term and long term financial goals and ensures banks deposits and business are increase and making significant revenue for the bank and shareholders.

Excellence in risk assessment before boarding of new clients and evaluates clients requirement and provide appropriate services in line with internal and regulatory guidelines by ensuring compliance

Provide error free timely client services with zero escalation.

PROFESSIONAL EXPERIENCE

ICICI Bank - Mumbai

May 19 ,2019 till date

Relationship Manager – Wealth Management

Key Deliverables

- Managing the entire banking experience of 300 High Net Worth customers and deepening relationship with them
- Providing advisory on innovative banking & Investment products, helping clients to meet the short term and long term financial goals.
- Ensuring bringing funds from clients as an investment of various banking products.
- Formulate outbound and inbound sales plan to acquire new HNI customers for increasing customer base.
- Cross selling products and services to customers as per their lifestyle, risk profiling and requirements and lead generations.
- Focus on business development across liabilities, assets & fee to sustain and achieve growth in relationship value, revenues & improved client stickiness.
- Track client accounts on an ongoing basis and ensures clients does not have any issues on services
- Coordinate with a team of Product Specialists to ensure speed and efficiency of service given to the clients

IDFC Bank - Mumbai

Feb '2016 to May 2017

Analyst – Transaction Banking – Wholesale Banking

- Worked as an Analyst in **Wholesale Banking Operations** of IDFC Bank in Head office, Mumbai
- Managed large Corporate borrowers of the bank covering functions such as funds transfer I,e RTGS , NEFT
- Carried out transactions which required bulk payment for Corporate clients
- Analyst risk of funds transfer transactions and opening of fixed deposits
- Handled the functions of Account opening for large Corporate Customers by ensuring proper due-diligence and KYC compliance
- Managed fixed deposits for large Corporate borrowers and monitored their maturities for liquidity
- Had an overview about bank's letter of Credit (Lcs and Guarantees (Grt)

YES Bank – Mumbai

Apr 2018 – June 2018

Internship – Management in Practice - Understanding Customer Engagement, Lifecycle to offer world class banking Service

Description :

Understanding how yes bank and their staff engage with the customers, how do they use their resources to sell the products and services to clients and how does the bank increase their wallet share and profitability by satisfying customer needs

- Understanding How Bank branches engage with the customers
- Analyzing how do Relationship Managers and Branch staffs pitch in products to the client
- Understanding the cross selling process of retail services of the bank

- Having an overview of different tools, technologies and new patterns used by different competitor banks
- Prioritizing customer needs for bank's product and services as per the responses received from the clients
- Understanding Customer lifecycle and accordingly understanding their interest on the bank products as per
- their age group
- Understanding the different ways and modes banks use to engage with the customers
- Providing Recommendation to the bank as per the observations during the tenure

Certification

- AMFI Certified
- IRDA Certified
- Bloomberg Market Concepts
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Electives

Corporate Finance	Investment Banking	Retail Banking
Financial Advising and Wealth Management	Commercial Banking	Risk Management in Banks
Options, Futures & Derivatives	Portfolio Management	Mergers and Acquisitions

Education

- MBA in Finance and Marketing from T A Pai Management Institute (TAPMI) , Manipal – (2017-2019)
- BE (Electronics and Telecommunication) from Thakur College of Engineering and Technology , Mumbai (2010-2014)
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Personal Details

- Date of Birth – 09th July 1992
- Languages Known – English , Hindi & Bengali
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