**SAPNA V BHANDARKAR**

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**Banking, KYC, AML, Accounts & Finance: AP, AR, Credit & Collection, Billing & Invoicing ,Reconciliation, Forex ,Trade finance Treasury , Cash management, Digital banking , Video KYC, Transformation ,Process Excellence & documentation , process modeling, process designing, drafting SOP’s , Bank policies**

**PROFILE:**

Competent, diligent and result oriented professional offering **15+ years** across **Banking, Accounts, Finance, Cash Applications, AP, AR, Billing & Invoicing, Credit Analysis, KYC, AML, Due diligence, compliance, Forex, Trade finance, Process drafting, process modeling, Process designing, SOP’s , drafting bank policies and circulars, Transformation, process excellence etc**; Presently spearheading efforts with **Jana Small Finance Bank Ltd** head office in the capacity of Senior Manager process documentation and Implementation Team.

**Expertise in** managing business operations and giving an efficient and effective solution that would help the organization to achieve the best solution in business which would increase its productivity in market.

**Analytical abilities and creativity** to build-up competitive advantage & contribute to the growth of the business. Excellent temperament to multi-task & coordinate various activities under high pressure and time constraints

**Excellent relationship management skills**& ability to conceive efficient solutions utilizing technology. Industrious individual who thrives on a challenge, working effectively with all levels of management.

**Core Competencies**

*Reports Generating* ◼ *Advanced Excel* ◼ *Team Management* ◼

**KEY ACCOLADES ACROSS CAREER PATH**

* Got Spot award for success fully implementing Digital account opening process.
* Got best performer award for successfully completing remote DD printing process for loan sanctions.
* Received Special award for successfully implementing virtual audit process.
* Got Best performer award for the year 2016-2017 @ HDFC Bank Ltd
* Got best PBA / BOM award for the year 2016-2017 @ HDFC Bank Ltd
* Got Appreciation from the VP for my contribution for identification and the automation of Credit Analysis Report for entire AR team, this included Time and Motion Study and eventual UAT (User Acceptance Test) and Sign off with the Business Manager in **ARCTERN**.
* Got appreciation from CEO of **ARCTERN** for the best customer service relationship.
* Awarded as an **Extra Miler** from the Business Head in **OPI** &Got **Special Initiative** appreciation from the Client in **OPI**
* Got **Star of the Month** award for high productivity and accuracy from Finance Manager  in **TESCO**
* Got **SPOT Award** from the Finance Manager for Reconciliation activity for Return Notes and allocating work among the team in **TESCO**
* Got **BLB (**Boundary less Behavior**) Award** for rendering help to internal teams in **TESCO**
* Awarded **Best Cashier** in **Mahindra Finance**

**PROFESSIONAL EXPERIENCE: Jana Small Finance Bank Ltd - From 26thSept 2018 Head Office, Bangalore**

**Job Role : Senior Manager – Process Excellence & Operation control**

**Applications Worked On : Flexcube -6 , Sales force, CFOS, FOS, ARIES, LOS , Lend Perfect, LMS, Janapedia**

* **Accountabilities: Overall Bank Process Excellence & Operation control:**
* Responsible for drafting various bank policies as per RBI guidelines for different department of Bank.
* Timely introducing new product, designing same as per bank requirement with respective stake holders.
* Designing new process models as per new product and process in Janapedia applications.
* Designing new product process flow charts / Data analytics/ product and process future modifications.
* Manage stake holder Relations & liaison with authorities for day to day working and reporting.
* Responsible for risk mitigation, strategic management, Transition management of process like , Risk , audit, Product.
* Working with internal stake holders like - complaint management team, quality control, IT asset team, Risk team, HR operations, Product team, Loan operations, Third party product team, Compliance team.
* Handling fraud management and control along with internal audit . Timely evaluating project cycle / deficiencies / meeting SLA on time.
* **Projects Completed Successfully:**
* Digi Gen account opening: Completed- Digital OTP based account opening process& Video KYC account opening
* Worked of complete process modeling and designing of end to end banking process like – Account opening / KYC AML/ Loan processing/ sanctioning/ Various liability process/ Asset process of Housing loan (AHL/ MHL) / EL/ Agri loan / Gold Loan / Insurance products etc.
* Completed automation of Remote DD printing for loan sanctioning process.
* Completed Digitalization of Bank registers and Asset management.
* Completed Payment banking/ Merchant banking / QR UPI code scanning project for Bank.
* Part of bank branch launch project and till June 2021 launched 640 branch’s
* Transformation of Migration of Micro finance storefronts to Bank Branch, Banking training, infra , IT setup, hiring.
* Responsible for Change management, Transformation of process, process excellence, automation , Risk mitigation, operational control.
* Completed Various CR's /BRD' s and UAT testing for process set up.
* Preparing project presentations / review of financial statements and accounts , conducting meeting with various stake holders.
* **Business Development:**
* Develop and lead sales, marketing, and business development plan for branches.
* Ensure implementation of growth strategies to generate sales across core banking products including loans, current and savings accounts, term deposits and third party products, various loan products.
* Develop the business prospects in the branch vicinity by scouting for avenues to expand advances portfolio qualitatively & quantitatively.
* Develop strategies for growth for the Branch including customer relationship measures, campaigns and local advertising.
* Build and leverage networks both externally (with customers, potential customers, banking professionals, subject matter experts etc.) and internally (with Bank personnel across departments and zones).
* Liaison with local authorities, government departments, Asset and Liability clients, SME clients, high net worth individuals etc.
* Track performance of Sales Managers / Relationship Managers in the branch and guide/mentor them.
* Ensure overall bank profitability and performance against defined financial metrics in the bank scorecard
* **Customer Service & Operations:**
* Manage relationships with key customers and prospective high net worth customers.
* Support the Branch Operations Executive in ensuring exceptional customer service to customers and proactively selling of bank products based on the customer needs.
* Ensure quick resolution of customer issues which are escalated by the Branch staff and take required action.
* **Reporting & Compliance:**
* Ensure compliance to banking guidelines, quality framework and audit requirements.
* Ensure compliance with Know Your Customer (KYC), Anti- Money Laundering (AML), FTCA, audit and other regulations in the branches.
* Support the Branch Operations Executive in dealing with external and internal auditors. Drive follow-up of inspection & audit reports & ensure rectifications as required.
* Customer Complaint management and handling Escalations.
* **People Management:**
* Monitor performance of staff against the defined goals/ metrics and take corrective action wherever required.
* Ensure that all employees are given adequate exposure in various areas in the branch through appropriate job rotation programs
* Ensure development of staff through adequate support to the training set-up including ensuring attendance, nomination of employees based on career path and individual interests, individual training needs and role relevance
* Coach and mentor employees to improve their performance and enhance productivity
* Ensure that all members of the Branch staff are up to date on all relevant circulars and all products
* Ensure timely completion of the Performance Appraisal process for all employees in the branch.

**PROFESSIONAL EXPERIENCE: HDFC BANK LTD since June’2016 to 20th Sept 2018 –**

**Role : Branch Operational Manager (Retail Branch banking operations, KYC, AML, Treasury, Forex, Trade finance, Gold loan, Personal Loan)**

**Applications Worked On : Flexcube -6, CRM, Deal Pro**

**Key Result / Responsibility Areas /Business Achievement and Development**

* Ensure that the targets on liability accounts, through the channel (Branch and direct sales), are met under all parameters specified, attain SB and CA nos and values in the area- meet number and value targets.
* Ensure that there is cross sell to the customer on asset products, liability products ,Demat , HSL Credit cards , Third party products etc as offered by the Bank.
* Ensure cross sell of products of Retail Forex, Trade FX, Gold , Forex plus cards etc and targets under all segments are met
* Attrition control of customers
  + Includes persuading the customer to continue and if required renew FD’s. Monitor large amount movements / account closure from the deposit accounts and ensure that customer does not attrite
* Ensure that there is no revenue leakage. Periodic meeting and review with Sales Managers/ ABM/ ADM on the branch performance. Ensure customers adapt to the digital platform of the bank

To promote digital banking for customers explaining them facilities of transactions through Net Banking ( ENet too), Mobile Banking, Watch banking, etc thus migrating transactions from Off-line to Online mode.

#### **Customer Service :**

* Responsible for ensuring that customers get disbursals of amount against the loan as per the new initiatives in Financial Inclusion that they have availed of, within TAT
* Ensure that the lobby is not crowded and time norms set by the bank are met for prompt delivery of services over the counter. Monitor all complaints received and ensure that they are closed within TAT .

## **Operations :**

* Online Authorization of all cash/ Non cash financial transactions i.e issuance of MC / DD / FCY transactions / prepaid cards / Tax Collections etc.
* Identification and Closure of TOD accounts on regular basis. Identification and Closure of High Cheque return customers beyond the threshold. Migrating High Cash Transacting accounts at branch to DBC usage. Error Free Branch Operations
* Detection / Impounding / reporting of Counterfeit currency at branch. Monitoring of branch dummy accounts and various suspense accounts of the branch. To identify areas of revenue leakage / reduction of cost i.e electricity / stationery / staff visits etc and take corrective action
* Checking FX applications viz.DEALPROetc for inward remittances and intimating TLA/PBA/RM/customers and updating the system with valid purposes /rates with adequate approvals within cut-off timings. Ensuring deal pro authorization has been done before stipulated timing on daily basis.
* Working on Outward and inward remittances, various forex transactions including Bank grantee, TT, Multi currency cards, MT income, Forex currency exchange. Also coordinating with. various channels and FFMC’s
* Online Authorization of all demat transactions and compliance. Monitoring RTGS / NEFT returns are tracked properly on daily basis and followed as per banks process.
* At Lites ATM branches (i.e branches managing ATM's at their end) - Arranging for ATM fit cash / sorting of cash for ATM / ATM replenishment, handling of ATM keys, attending FLM calls / follow up with vendor for ATM issues.
* NRE / NRO / FCNR / Credit monitoring. Monitor large cash transactions & adhering to KYC norms. Like EMIR, Dodd Frank, FATCA And CRS
* Daily Reports / checking & ensure proper filing done. Checking of Account opening forms at branch. Monitoring of late sitting and Batch closure as per banks time lines. Monitoring LTR & Welcome calling Review Report in place on daily basis. Controlling STR, AML.
* Ensure all legal and regulatory letters responded on time. Surprise verification of all operational area. To ensure migration of physical transactions both financial and non financial to digital
* To ensure that all process lapses and critical lapses observed in previous audit are adhered and no repeat comments. Follow up with customers for compliance of Regulatory requirements Form 60/61/ FATCA / CRS/ Re-Kyc document, AML Monitoring.

#### **Reporting and Maintenance:**

* Reporting of fortnightly Suspense/Suspect / TOD and QRS reports. Monitoring 10 Lacs and above cash transactions at branch / ensuring customer letters on records. Reporting of all Large cash transactions
* Cheque drop Box Clearing and maintaining Cheque drop Box register at branch. Timely reporting of FX to Local Tag/Treasury Mid office within Cutoff time. Timely Reporting of CBDT

**Staff Management**

* Ensure that all tellers are adequately trained on various processes and circulars of our bank. Monitor Staff productivity and give guidance on improving the same in conjunction with the BM. Ensure that all Tellers are sent for class room training on a regular basis
* Be aware and make staff aware of various policies of the bank with regard to customer service.

Training staff to the next level of role in the bank In case of any resignation by employee in the branch, the BM shall speak to the employee, understand his/her concern and discuss it with seniors. Resignations should not be approved in as a routine matter.

**ARCTERN, Consulting Pvt Ltd , Bangalore ( VOLT Company subsidiary of Microsoft USA)**

**Job Role : Lead Billing & Recon Analyst:**

**Applications Worked On : Flexcube -6, SAP, Advanced Excel.**

**Invoicing& Billing, Reconciliation and Analysis From 31-10-2011 Till 31St May 2016**

It involves Billing, Invoicing, Reconciliations, Analysis, Cash application & Collection.

Core Responsibilities handled:

* Working on different types of billing like PDF, WEB, SELF BILL & Vendor Neutral & Special Bills, Provisioning customer accounts in billing software.
* Handling all types of Billing activities as per the customer specification after verifying time card backups sent by customer.(Service Industry billing)
* Working on Billing disputes & resolving on time & Applying the payments received against Billing.
* Working with payroll team to process the Travel & maintenance, bonus, PPF…etc with necessary approved back up documents.
* Different types of invoice preparations & emailing same to customer within turn around time.
* Reviewing Contract copies, and setting up accounts changes as per contracts. PO tracking , and working on PO raising requisitions .
* Revenue Recognition & Follow up for payments on regular basis. Aging reconciliation of different types of billing accounts& payment follow ups, addressing customer queries regarding billing on day to day basis, reconciliation for collection account.
* Unpaid aging analysis: Will be addressing all the old issues which are unpaid to the end suppliers, analyzing the root cause of vouchers not getting released to respective suppliers.
* Credit / Credit & Re-bill of Invoices, adjustment of Invoices for billing discrepancies
* Develop and maintain timely and accurate financial statements and reports that are appropriate for the users and in accordance with generally accepted accounting principles (GAAP)
* Prepare all supporting information for the annual audit and liaise with the external auditors as necessary. Develop and maintain financial accounting systems for cash management, accounts payable, accounts receivable, credit control, and petty cash.
* Contact the customer or his counterparts like Branch, operations or Sales, to clarify and gather data related Billing, unapplied customer receipts.
* Working on past due collections of old aged invoices and make sure smooth collection process.
* Processing invoices as per GAAP and Accounting Standards / SOX compliance.
* Identifying, recommending and implementing process improvements in procedures of team assignments

**EXL (OPI), Bangalore MAR’10-OCT’11**

**Job Role : Senior Process associate – Credit and collection**

**Application worked on : Oracle 11i**

**Responsibilities It involves Credit  & Collection,& Analysis of Aging invoices**

* Running the Aging report in Oracle 11 i, formatting the aging collector wise, allocating the aging report to entire team after segregating the account
* Updating the paid comments in Aging & regularly follow up for unpaid & past due invoices.
* Accounts reconciliation, processing the chargeback’s & reconciling the old uncompleted chargeback’s.
* Follow up for pending chargeback’s like requesting the debit memo’s, sending pricing & freight confirmations request to sales team, requesting the paybacks for short paid invoices etc.
* Clearing all the chargeback’s before month end close, like research on return, shortages, pricing, post audit claims, freight, programs, vendor compliance & unidentified deductions, Appling the credits in systems. Applying as per GAAP and Accounting Standards / SOX compliance.
* Research on deduction & Issuing the credits or denial for payments. Printing the invoices, credit memos, pulling the POD’s, packing list & sending to price protection etc.
* Researching & reconciliation’s on return credit memos with invoice & debit memo details &
* customer as per their request & Passing adjustment entices in Oracle on weekly basis
* Chargeback indexing, credit card processing & debit memo indexing & saving the same in respective accounts. Uploading the POD’s in customer website as per the specific format for all unpaid invoices, & past due invoices.
* Sending statement of accounts to respective customer on regular basis & follow up for payment. & preparing Price variance statements & resolving with customer & internal sales team.
* Downloading the checks from customer website, receiving the checks from cash applications, formatting the checks, marking the deductions, duplicate payments & paybacks on checks made by the customer.
* Coordinating with internal departments (Cash application, Accounts receivable, Accounts Payable, Project accounting, Order management and Credit) to make sure issues, requests and queries are addressed and resolved in a timely manner.
* Contact Clients on past due invoices and perform resolution of disputed invoices. Answering the customer query E-mails which includes research and resolving the issues. Researching & Reconciliation’s on Return Credit Memos with Invoice & Debit Memo details.
* **TESCO Hindustan Service Centre Pvt Ltd, Bangalore (Captive BPO)                   MAR’08-MAR’10**

**Job Role :Senior executive:**

**Commercial Payables / Accounts Payables -It involves in making payments to supplier invoices**

* Process invoices/purchase orders and approves for payment after scrutiny of valid account code, cost centre and authorized signature.
* Responsible for managing the end to end activities in the accounts payable function.
* Managing bank transactions including Bank Reconciliations on Monthly basis.
* Rectification, reversal and rebooking of entries in case of errors before the payment run.
* Supplier Data Management, Invoices processing in ERP including Intercompany. Payment processing
* Travel advance reconciliation and follow-up ,Handling vendor Advances/prepayments
* Interact with Stake Holders and meet their Stringent Quality requirement.
* Prepare reports of inflow of scanned invoices and outflow of indexed & processed invoices on daily basis.
* Manage workload and forecast volumes to ensure that manpower and skill levels within the team are effectively utilized to meet current needs.
* Handling Generic Mailbox and resolving issues and queries of suppliers and internal teams. Preparing Undercharge and Overcharge reports periodically. Preparing Invoice on Hold and On Time Payment reports weekly.
* Preparing Duplication and Query reports daily. Providing MIS data to management on daily basis.
* Analyzing, updating and presenting weekly and periodic trend of process and errors of the team.
* Ensures all activities completed before month end close . Coordination and collating the accrual details from various dept. during month end. Support first level escalations

**NBFC MAHINDRA FINANCE, Bangalore DEC’05-MAR’08**

**Job Role : Credit Analyst / Cashier - It involves in Cash Collection and Reconciliation**

* Issuing delivery orders to the dealer and Maintaining excel & system entry of credits.
* Issuing & checking new business policies if any.
* Ensure maintain of cordial relationship between all subordinates, peers, superiors, banks, dealers & customers and Co-ordination with different branches for account and credit related queries.
* Timely cash deposition to bank and maintaining cash register on daily basis.
* Follow up with the frontline manager for necessary credit correction.
* **ACADEMIA**

**B.COM** ✵ University of Dharwad, Karnataka ✵ 2005

**12th** ✵ Karnataka PU Board, Karnataka ✵ 2002

**10th** ✵Govt High school, HubliKarnatka -2000

* **PERSONAL DOSSIER:**

**Husband Name** :  Amith R Shanbhag

**Date of Birth**               :  24 April, 1984

**Linguistic Skills** :  English, Hindi, Kannada, Konkani and Marathi