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| **Bhavya Jain** |

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| **Contact** |
| **Tel : +91-9988875638****E-mail : bhavya.jain86@gmail.com** |

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| ***Assignments in Liability Book, Recovery, Credit & Branch Banking*** |
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| **Overview** |
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| A dynamic professional with 10 years and 7 of work experience in Banking mainly associated with heading Bank branch, Improve Liability Book Management, Processing of Credit proposal, Compliance of pre-disbursal conditions, Post-disbursal monitoring, Follow-up in SMA accounts and Recovery in NPA Accounts including SARFAESI proceedings, Criminal Complaints against Fraud Customers and Retail Branch Banking where key responsibilities are Improving Liability book by Acquisitions and Investments, Customer Service Management and Cross-selling portfolio basket. |

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| **Scholastics** |
| * **PGDM** **(Finance and Marketing)** from Indian Institute of Planning & Management, Delhi in year 2009.
* **B.E.** from Maharishi Dayanand University, Rohtak in year 2007.
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| **Employment Details** |
| **May 2018 to Present with The Catholic Syrian Bank Ltd. as a Branch Manager – Grade II****Key Responsibilities*** Handling a branch by managing overall structure of branch, Monitoring and Improvement in Liability Book by Acquisitions and Investments
* Handling Loan Portfolio as identification of borrowers, Appraising of Loans, pre and post verification of loan disbursal, verification of loan books.
* Appraising Gold for Gold Loans.
* Recovery by way of Following up with advocates in suit-filing & DRT cases and Initiating SARFAESI proceedings in NPA accounts from initial stage of issuance of notice to final stage of taking physical possession and auctioning of properties under public auction as well as private treaty.
* Identification of willful defaulters and filing criminal complaints, following up to the registration of FIR.
* Upkeep of branch premises and other security measures installed in branch.
* Following up and recovery in Stressed Accounts
* Overall handling branch as Branch Head.

**May 2015 to May 2018 with The Catholic Syrian Bank Ltd. as a Manager – Grade II****Key Responsibilities*** Monitoring and Improvement in Liability Book by Acquisitions and Investments
* Processing and managing branch retail loan tasks such as Bank Guarantees, Bills Discounting, LMV, HFG, LAP, and other retail products
* Appraising and disbursal of Gold Loans.
* Processing of Corporate business and other MSME accounts**.**
* Pre-disbursal and post-disbursal processing and monitoring of loan accounts.
* Following up and recovery in stressed accounts.
* Following up with advocates in suit-filing and DRT cases.
* Initiating SARFAESI proceedings in NPA accounts from initial stage of issuance of notice to final stage of taking physical possession and auctioning of properties under public auction as well as private treaty.
* Identification of willful defaulters and filing criminal complaints, following up to the registration of FIR.
* Upkeep of branch premises and other security measures installed in branch.

**February 2014 to May 2015 with The Catholic Syrian Bank Ltd. as a Branch Manager – Grade II****Key Responsibilities*** Handling a branch by managing overall structure of branch, Monitoring and Improvement in Liability Book by Acquisitions and Investments
* Handling Loan Portfolio as identification of borrowers, Appraising of Loans, pre and post verification of loan disbursal, verification of loan books.
* Appraising Gold for Gold Loans.
* Following up and recovery in Stressed Accounts
* Overall handling branch as Branch Head.

**April 2010 to February 2014 with The Catholic Syrian Bank Ltd. as a Assistant Manager-I****Key Responsibilities*** Managing branch tasks such as account openings, issue of cheque books, debit cards and updating the account statements.
* Improvement in Liability Book by Acquisitions and Investments
* Handling receipts and payments of Current and Savings Accounts Deposits, Term Deposits, TDS and queries related to investments such as SIPs and Life Insurance
* Managing delivery of superior customer service for improving client satisfaction levels for Privilege Banking and HNI customers
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| **Accolades** |
| * Recovery in Fraud Accounts and NPA Accounts
* Received appreciations from the customers for spot-on and quality service delivery.
* Enrollment / Updations of Aadhaar
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| **Certifications** |
| * JAIIB by IIBF
* SP Certification by IRDA
* Aadhaar Supervisor by UIDAI
* AML & KYC by IIBF
* Customer Service and Banking Codes and Standards by IIBF
* MSME by IIBF
* BC/BF by IIBF
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| **Projects Undertaken** |
| * Initiating SARFAESI proceedings and recovery in NPA accounts.
* Representing Delhi Zone as Executive Committee Member of our Union
* Handled newly opened branch as Branch Head.
* Enrollment of residents and updations of Aadhaar data of residents
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| **Hobbies & Interests** |
| * Driving
* Travelling
* Eating
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| **Personal Details** |
| Date of Birth : 26 January 1986Address : H. No. 87, Jain Bhawan, Het Ram Park Colony, Near IDBI Bank, Mall Road, Hisar - 125001Languages Known : English, Hindi |

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