

# Divya Saini

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## Summary

A competent professional with 8 years of experience in Banking and other Financial/Insurance Companies. Well versed with Clearing and Cash management products in Banking along with Loan Processing in the Financial sector. Excellent interpersonal skills with problem solving, logical thinking and analytical abilities. Focus on customer service and result oriented approach to achieve customer delight.

## Skills

- MS- Office

## Experience

### **Asst. Manager (Team Leader), Murli Enterprises, June 2015-Current**

- Understand client's needs and offer the best product suitable as per their requirement.
- Managing staff productivity to maximise efficient use of time and resources.
- Processing applications for Loans/insurance etc. within TAT.
- Responsible to revert client's queries within TAT to increase customer satisfaction.
- Managing Client's portfolio and be in touch with them regularly to provide suitable products timely.
- Taking care of existing clients due EMI and ensure quick response to the client's query and refer them to the concern department.

- Taking care of Income/expense reconciliation on regular basis to avoid any miss out.
- Always tried to identify improvement areas and implement adequate measures to maximize customer satisfaction level.
- Preparing various MIS reports as per management requirement with a view to apprise senior management to take critical decision-making processes.
- Generate good leads and closely track till completion to support company's profit.

### **Operations Executive, Royal Bank of Scotland (thru Data Mission Company), March 2009-October 2011**

- Handling Printing of Cheques (Payments) of Various Corporate clients.
- Ensure Quick Response of Client Queries and Complaints at branch.
- Taking Care of Collection clearing of CMS clients.
- Processing of transfer cheques.
- Processing CTS (Cheque Truncation System) Inward and outward Clearing.
- Coordination with Banks for any Problem in CTS (Cheque Truncation System).
- Processing of ECS (Electronic Clearing Services) Debit/Credit Transactions.
- Processing of Neft/RTGS Transactions.
- Processing CTS inward and outward returns.
- Scanning and data entry of CTS outward cheques.
- Processing the Pay Order of Clients.

### **Education**

- Graduate Eastern Institute for Integrated Learning in Management University, January 2012
- 12th CBSE, January 2004

- 10th CBSE, January 2002

### **Personal Details**

- Marital Status: Married
- Address: House No.-5 Sector-12, near Singha chowk Gurugram, Haryana 122001

### **Languages Known**

- English & Hindi

Place:-

Date:-

Divya Saini