

## MILAN S VINCHHI

Jamnagar – Gujarat, 361001

[+91-9824886494](tel:+91-9824886494)/[milansvinchhi@gmail.com](mailto:milansvinchhi@gmail.com)

LinkedIn: [www.linkedin.com/in/milan-vinchhi-7836b458](https://www.linkedin.com/in/milan-vinchhi-7836b458)

PROFESSIONAL SUMMARY	AREAS OF EXPERTISE
<p>A dedicated and diligent individual with 9+ years of combined experience in a field of <b>Banking Operations (Retail Branch), Auditing and Customer Service.</b></p> <p>Last position worked at <b>IDFC First Bank Ltd at Sanand, Ahmedabad – Gujarat as Manager - Customer Service, from March 22<sup>nd</sup>, 2021 till November 30<sup>th</sup>, 2022.</b> Profile was to provide guidance &amp; resolution related to Customer queries, various request processing related to financial products of the Bank i.e Third Party Products – Mutual Funds, Life Insurance Products &amp; Demat Account.</p> <p><b>Experience overview</b></p> <ul style="list-style-type: none"><li>• <b>IDFC First Bank Ltd at Sanand, Ahmedabad – Gujarat as Manager - Customer Service,</b> from March 22<sup>nd</sup>, 2021 till November 30<sup>th</sup>, 2021.</li><li>• <b>Axis Bank Ltd, Jamnagar Gujarat as Manager – CSO,</b> April 23<sup>rd</sup>, 2020 till December 2<sup>nd</sup>, 2020.</li><li>• <b>CSB Bank Ltd - Vadodara, Satara (MH), Bhavnagar, Silvassa (D&amp;NH), Jamnagar, Gujarat as Branch Operations Manager,</b> October 11th, 2012 till March 12th, 2020.</li><li>• <b>Axis Bank Ltd - Bhavnagar, Gujarat as Assistant Manager,</b> September 28th, 2011 till October 1, 2012</li></ul> <p><b>Customer Service Knowledge and Skill</b> – Problem Service, excellent Communication skill over phone &amp; via Email, Decision Making Skill, Sales and revenue generation, problem solving as per customer service frame work.</p> <p>Conversant with <b>MS Office Suite – Word, Excel and PowerPoint,</b> strong functional knowledge of Banking Software's i.e., Finacle 10, MAARVEL, TCS Banca, Finnone, NOVOPAY.</p>	<ul style="list-style-type: none"><li>• Banking Operations (Retail)</li><li>• Cash Voucher Authorization,</li><li>• Clearing Authorization,</li><li>• RTGS and NEFT Authorization,</li><li>• Internal Fund Transfers,</li><li>• Branch Expense Management,</li><li>• Cash Management Service,</li><li>• Government Business Module,</li><li>• ATM Cash Management</li><li>• Death Claim,</li><li>• Account Opening and REKYC for all types of entities,</li><li>• Gold Appraising &amp; Disbursement to Customer's Account,</li><li>• SMA NPA Follow up,</li><li>• Branch Lobby Management,</li><li>• Queue Management,</li><li>• Complaint Management</li></ul>

## EDUCATION

- Master of Business Administration in Finance, Gujarat Technological University – NICM College, Gandhinagar – Gujarat (May – 2011)
- Bachelor of Commerce (Accounting & Finance) from Saurashtra University, Grace College, Rajkot – Gujarat (March 2008)
- H.S.C from Shri L.G.Haria High School, Jamnagar – Gujarat (March – 2005)
- S.S.C from Shri L.G.Haria High School, Jamnagar – Gujarat (March – 2003)

## EXPERIENCE

### **IDFC First Bank Ltd at Sanand, Ahmedabad, Gujarat as Manager - Customer Service from March 22<sup>nd</sup>, 2021 till November 30<sup>th</sup>, 2021.**

#### **Role and responsibilities as Manager – Customer Service**

- CSM Profile includes the overall Branch Banking Operations which includes Cash Voucher Authorization and Clearing Authorisation and Internal Cheques Transfer Authorization and RTGS AND NEFT Authorization.
- REKYC of all types of Accounts like Savings Account, Current Account, Association Account and Trust Account.
- Recruitment of my team members i.e Branch Operations Officer, Branch Relationship Manager, Liability Relationship Officer.
- Appraising of Gold and Disbursement of Gold loan to Customer's Account.
- Performance Appraising of my team members and ratings to my team members as per Bank's Internal policies.

### **Axis Bank Ltd, Jamnagar Gujarat as Manager – CSO from April 23<sup>rd</sup>, 2020 till December 2<sup>nd</sup>, 2020**

#### **Responsibilities as Customer Service Officer:**

- Cash Voucher Authorization and Clearing Authorization Activity i.e uploading of Cheques and Internal Cheques Transfer Authorization.
- Handling of the Government Department Queries and Reporting to Government Agencies and Authorities.
- Cross Selling of Third Party Products i.e. Life insurance, General Insurance and Mutual Funds. The client.

### **CSB Bank Ltd - Vadodara, Satara (MH), Bhavnagar, Silvassa (D&NH), Jamnagar, Gujarat as Branch Operations Manager, October 11th, 2012 till March 12th, 2020.**

#### **Responsibilities as Branch Operations Manager.**

- Branch Operations Manager Profile includes the overall Branch Banking Operations like Cash Voucher Authorization and Clearing Authorization, Uploading of Outward Cheques, RTGS AND NEFT Authorization, Internal Cheques Transfer Authorization.
- Appraising of Gold and Disbursement of Gold loan to Customer through cash or Account Transfer, Internal Inspection report interpretation and vide clearance of Branch queries in Inspection, Handling of Statutory Audit Report analysis and queries solving.
- Recruitment of my team members i.e Customer Service Representative, Business Development Executive- CASA and Gold.
- Performance Appraising of my team members and ratings given to employees as per Bank's Internal policies.

### **Axis Bank Ltd - Bhavnagar, Gujarat as Assistant Manager, September 28th, 2011 till October 1, 2012**

#### **Responsibilities as Assistant Manager**

- Cash and Clearing Data Entry level
- RTGS AND NEFT Entry, Internal Transfer Entry,
- Cross selling of Third Party Products i.e. Life Insurance, General Insurance and Mutual Fund

## Personal Information

Year of birth – 1987	Marital Status – Married	Languages known – English, Gujarati & Hindi.
----------------------	--------------------------	--

#### Area of Interest

- Corporate Finance, Financial Services, Banking operation, Trade Forex, Auditing & Customer Service.

---

*References available upon request*