

PRAJAKTA VIJAY BAVIGHAR



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SUMMARY

Results-driven Financial Operations Analyst with expertise in financial modeling, risk assessment, and process improvement. Strong track record of productivity and efficiency in completing tasks. Excellent analytical thinking, problem-solving, and communication skills for effective collaboration and strategic decision making. Exceptional talent for optimizing operations through evaluating information and trends. Proven ability to adapt to new systems and environments.

EXPERIENCE

Operations Executive, 02/2024 - Current
HDFC BANK - Mumbai

- Oversee administering accounting tasks, including verifying KYC documents pertinent to home loan applications.
- Facilitate communication between various departments to resolve customer queries efficiently.
- Utilize email correspondence to follow up on outstanding queries and ensure prompt resolution.
- Evaluated tax implications of business acquisitions, mergers, and disposals.
- Provide detailed information on home loan accounts including repayment schedules, document submissions, transaction advisory, tax structuring, income tax certifications, and repayment terms or methods.

Operations Senior Team Member, 01/2021 - 02/2024
Bank of America Continuum India Pvt Ltd - Mumbai

- Created deceased customer notifications/profiles.
- Ensured accuracy in account updates
- Checking the Funding accounts to make interest-related adjustments.
- Ensure adherence to regulatory operations and compliance standards.
- Direct inquiries to the onshore team when required.
- Request approval from the onshore team.
- Follow operational excellence standards
- Managing the queue appropriately and in a timely manner.
- Ensured compliance with relevant tax regulations & optimized transaction structures.

ACCOMPLISHMENTS

- Won Bronze Awards for a high notch performance in November 2021 & February 2022.
- Awarded with Bronze by management for quality performance in Quarter 1-2022.

SKILLS

- Strategic Decision Making
- Analytical Thinking
- Analytical Problem-Solving
- Effective Time Management
- Portfolio Management
- Critical Analysis
- Collecting documentation
- Decision-Making
- Quality Control

EDUCATION AND TRAINING

Advanced Diploma : Business Administration & Finance, 10/2023
Welingkar Institute of Management Development & Research - Mumbai

Bachelor : Commerce, 06/2019
St.Andrew's College - Bandra, Mumbai

H.S.C., 08/2016
St.Andrew's College - Bandra, Mumbai

S.S.C., 07/2014
Our Lady of Nazareth High School - Mumbai

CERTIFICATIONS

- PROBE, A three months certification in Retail Banking from Bankedge - academy for banking and finance. Gained knowledge about various aspects of Banking operations.
- Programme on Goods & Service Tax(GST), - ICAI