

Ruchi Singh

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Career Objective

To seek challenging assignments and responsibility, with an opportunity for growth and career advancement as a successful banking professional.

Educational & Credentials

EIILM University MBA with specialization in Finance & Banking	2013
Calcutta University, Bachelor in Commerce (Hons)	2011
West Bengal Board, Higher secondary and senior secondary	2008

Work Experience : 9 Years +

ICICI Bank Ltd, Deputy Manager I, Regional Processing Center, Kolkata Aug'13

- Joined the outward clearing team & was handling end to end operation.
- Successfully handled Migration from I-core 7X to 10X, also providing training to peers
- Was an integral part of migration from MICR clearing to CTS clearing in 2013 -14.
- Handling responsibilities as Unit Manager for outward clearing from June 14 to July 16.

ICICI Bank Ltd, Deputy Manager II, Regional Processing Center, Kolkata July'16

- Handling due diligence for high value transaction in Fraud Prevention unit as Unit Manager From July 16 to June 18.
- Was a part of the Central Process team in developing a SAS based model of checking the credibility of customers.
- Handling responsibilities for the Due diligence part for the entire East & APT zone between March 17 to June 18.
- Was Coordinating with FCPG team in ensuring Prevention of Frauds.
- Ensure "Zero" actual frauds for the FY 16-17 & 17-18.

ICICI Bank Ltd, Deputy Manager II, DRO, Kolkata July'18

- Joined as verifier (DMII) in Asset operation for home loan product at DROG on July 18.
- CPC Head Shyambazar Branch, handling Asset Operations of Home Loan from June 19.
- Implementation of Document verification of ICICI HFC cases processed under scan based processing.



- Ensuring preparation of sanction letter & issuance of loan documentation required as per sanction terms.
- Coordination with the Central Process team in driving a project of image based verification of home loans.
- Follow up & closure of all the open points, documents, pendencies & approvals from legal & technical teams & Coordination with credit team.
- Driving pilot project to provide better TAT & Services to our customers.

ICICI Bank Ltd, Manager MMI, LSOG, Kolkata Mar'22

- Currently, I am handling the Corporate credit monitoring group since 1st March,2022 as a Manager.
- My current profile deals with post sanction activities of corporate credit like issuance of sanction letter, documents preparation (Fresh case,Renewal case) log in of executed documents as per provided checklist to business.
- Limit set up in the system, quarterly activities like UFCE updation ,time to time maintain coordination with business team for disbursement process and other post sanction related credit activities.

Additional activities handled in the above roles.

- Resolving queries raised from IAD & Concurrent Auditors.
- Training to branches & business team on clearing & Assets operation to drive business.
- Coordination with the credit & technical team.
- KYC checking of Credit card customers.
- Processing of Syndicate ASBA IPO

Skills

- Interpersonal skills. ...
- Communication skills ...
- Strategic thinking and decision-making. ...
- Leadership skills

Personal Profile

Date of Birth : February 17, 1989
 Marital status : Married
 Gender : Female
 Language Known : English, Hindi, Oriya, Bengali

DECLARATION:

I hereby declare that the above information is true to the best of my knowledge and belief.

Place: Kolkata
 Date: 10/07/2021

Ruchi Singh

