**Shibanee Kurkure**

Mumbai, India

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Positive attitude and confidence to be an integral asset for any organization. Hardworking, sincere, honest, and innovative leader and team member with a proven track record of success in banking and finance.

**PROFESSIONAL EXPERTISE**

**Industry experience**

●**Branch Banking-** Handling branch operations, resolving issues of customers, providing assistance to customers for banking products.

● **Corporate and Audit**- Handling the concurrent audit desk, empanelment of auditors in branches and other verticals, resolving problems, coordination between auditors and branches, resolving technical issues.

● **Business analyst** -Analysing development and document business requirements, analysis of existing processes, creation of visual representations of business processes. Acquainted with MS Visio, Azure Pro and Balsamiq Mock-ups etc.

**Teaching experience**

Guest lectures for Vivekanand Education Society’s college of Arts, Science and Commerce, Chembur, Mumbai

1. Second year banking and Insurance (SYBBI) – Fundamentals of Banking.
2. First year Open electives - Fundamentals of Banking for Science and Arts students.
3. Used innovative pedagogy for teaching like case studies, poster competitions, quizzes etc. to conduct sessions in an interactive manner
4. Conducted classes, Internal and External examination based on NEP 2020

**EDUCATION**

**University of Mumbai 2005 - 2007**

*MMS (FINANCE)*

**First Class 69.28%**, with external project on microfinance

**University of Mumbai 2001 - 2004**

*Bachelor of Management*

**First Class with Distinction with 70.33%,** with external project on credit cards

**WORK EXPERIENCE**

**IDBI Bank Corporate Office, Mumbai** June 2022 – August 2024

*Manager - Audit Department*

**Responsibilities**

• Preparing the Concurrent Audit Plan

• Carrying out Empanelment of Auditors.

• Shortlisting Auditors according to the profile.

• Assignment of Auditors in the branches

• Guiding them with the process of carrying out the Concurrent Audit

• Carrying out Quarterly meeting of PAN India Concurrent Auditors

• Monitoring the Report Submission of Auditors.

• Updating the Checklist/Scope of various verticals like, RBG, APU, GBG etc.

• Preparing MD reporting of the Treasury Vertical every month (an update of Treasury Significant Observations)

• Preparing Memorandums for presenting Quarterly in Audit Committee of Executives and Audit Committee of Board

• Preparing Monthly Review of auditors and submitting the same to ED office to further submit to Committee members.

• Dealing with the technical issues of the Live Audit Application and resolving queries of PAN India

**IDBI Bank, Baner, Pune** April 2017 - June 2022

*Assistant Manager - Branch*

**IDBI Bank, Talegoan, Pune** July 2014 - April 2017

*Assistant Manager - Branch*

**IDBI Bank, Swargate, Pune** Dec 2009 - July 2014

*Assistant Manager - Branch*

**Responsibilities**

• Managing the branch operations.

• Customer enquiry and query solutions.

• Cash handling and disbursement.

• Salary payment of corporate clients as well as class 4 employees.

• Sales and investment assistance to corporate and Customers.

• Monitoring daily branch operations.

• Carrying out government business.

• Tax payments and challan generation for clients.

• Complaint resolution both internal and ombudsman.

• Staff handling and managing duties.

• Interviewing subordinate help staff.

**Shriram Transport Finance Company** July 2007 – Nov 2009

*Assistant Manager - Finance department*

STFC is a Non-Banking Financial Company (NBFC) that primarily finances heavy vehicles. STFC's model functions similar to a bank, providing various financial services for trucks and small tempos through mortgages, cash credit, and term loan accounts.

**Responsibilities**

• Monitoring Cash credit account usage on the basis interest rate sensitivity

• Preparing interest cost report for Cash credit accounts.

• Ensuring compliance of terms conditions in relation to the Term loans taken from bank

• Assisting in completing the formalities of Debenture, Commercial Papers, etc

• Timely submission of stock statements, auditor certificates

• Disbursement activities:

* Processing franchise disbursement request
* Monitoring bank accounts for availability of funds to ensure disbursement of advances to franchises. Assisting in estimating working capital requirements on quarterly basis and submitting the estimates to banks

**ACTIVITIES**

**IDBI Bank**

*Training sessions*

• Operational challenges

• Service Operations head training

• Communication and verbal skill

• Finacle training

• Power RM training

**CERTIFICATIONS AND ADD-ON SKILLS**

**Accounts and Audit, National Institute of Bank Management (NIBM)**- The certification mainly covered basics of accounting, core banking aspects and accounting concepts in banking. This course made me recollect the various aspects of accounting as well as auditing.

**Business analyst (Center of Excellence for Professional development - COEPD) -**Business Analysis is ability to develop and document business requirements, analyze existing processes, and create visual representations of business processes to improve efficiency and reduce cost of companies.

**SKILLS**

Banking Software Finacle

Language English (Full Professional Proficiency), Marathi (Native Proficiency), Hindi (Native Proficiency)

Computer MS Visio, Word, Excel, PowerPoint

**ADDITIONAL INFORMATION**

Date of Birth: 29th January 1983

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