



Ritesh Kumar Nigam

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Summary

Results-driven finance graduate with over 11 years of extensive experience in banking, specializing in branch banking applications, KYC, compliance, AML, operations, and customer servicing. Known for strong attention to detail and a solid academic foundation, I am committed to leveraging and expanding my expertise to enhance operational efficiency and regulatory adherence in the banking sector.

Education Details

COEPD Certification course Business Analyst	Pune, India 2023- till now(ending by july25)
NMIMS Global Access School For Continuing Education PGDM Business Management	Pune, India 2021-2023
ICICI Manipal Academy, Bangalore PGDB Banking	Bangalore, India 2012-13
Chitransh A.D.P.G.College B.Com Computer Applications	Bhopal, India 2007-2010

Experience

Senior Manager At HDFC Bank Ltd.

July'24 – Apr'25

- Managed a portfolio of 900+ HNI and UHNI clients with an aggregate value of ₹300 Cr, driving relationship deepening through personalized banking solutions, strategic cross-selling, and seamless wealth management integration.
- Drove client engagement through structured portfolio analysis and relationship management strategies.
- Managed end-to-end client onboarding, KYC documentation, due diligence, and ongoing monitoring to ensure regulatory compliance and operational efficiency.
- Hands-on experience with Flexcube, FINNONE, SmartWealth, HDFC MYBUDDY application, HDFC Connect, ServiceNow, HDFC's NetBanking platform, Insta Account Opening, LITMUS WORLD, Lead Management Tools like CRM.
- Ensured 100% compliance with KYC, AML norms through real-time validation, periodic reviews, and audit readiness.
- Acted as a single point of contact for all banking services, ensuring smooth onboarding, servicing, and client retention.
- Played a crucial role in digital adoption initiatives during remote banking expansion. Led various teams for promotional digital adoption initiatives across Pune city.

Associate Vice President at Kotak Mahindra Bank Ltd.

Mar'23 - July'24

- Managed an elite portfolio of 680 HNI/UHNI clients with a total book size of ₹180 Cr, focused on relationship deepening and high-touch service.
- Skilled in client onboarding, KYC compliance, and periodic reviews in line with regulatory norms.
- Hands-on experience with core banking systems like Finacle, Finn timer, CRM tools, Probe 42 banking, KLAPP, LITMUS WORLD, and lead management platforms.
- Strong command on compliance checks, AML protocols, and audit preparedness.
- Handled end-to-end servicing, issues and complaint management along with resolution and operational support with high accuracy and speed.
- Served as the single point of contact for all client banking needs, ensuring retention and satisfaction.

Senior Manager At HDFC Bank Ltd.

Aug'22 – Mar'23

- Handled a portfolio of 450 HNI/UHNI clients valued at ₹103 Cr, driving relationship growth through personalized service.
- Managed end-to-end onboarding, KYC, and due diligence in line with regulatory compliance.
- Hands-on experience with Flexcube, FINNONE, SmartWealth, LITMUS WORLD, HDFC MYBUDDY application, HDFC Connect, ServiceNow, HDFC's NetBanking platform, Insta Account Opening, CRM systems, and Lead Management Tools like CRM.
- Maintained strong client relationships through regular reviews and tailored support.

- Ensured audit readiness with complete, compliant documentation.

Senior Manager at Yes Bank Ltd.

Feb'22 – July'22

- Supported the Branch Manager in improving branch operations, compliance, and customer service delivery.
- Ensured strict adherence to KYC, AML, and regulatory guidelines with complete and audit-ready documentation.
- Managed daily operations including client onboarding, service transactions, and cash handling.
- Delivered prompt and efficient customer service, ensuring high satisfaction and quick resolution.
- Executed sales of liabilities, assets, and third-party products with a compliance-focused approach.
- Supervised and guided branch staff on service quality, process adherence, and compliance protocols.
- Utilized FLEXCUBE, FinnOne, CRM, YES FIRST buddy and internal compliance tools for onboarding, documentation, and operations tracking.

Branch Operations Head with Axis Bank Ltd.

July'20 – Jan'22

- Ensured KYC compliance and regulatory adherence during client onboarding and branch operations.
- Managed branch operations with emphasis on client onboarding, servicing, and KYC standards.
- Resolved customer complaints promptly within defined TATs to maintain service quality.
- Drove business growth through strategic planning and client-focused operations.
- Led audits to ensure KYC compliance and documentation readiness.
- Utilized FINACLE, SAKSHAM, E-registers, ServiceNow, Compliance now, BOHI tracker, FinnOne, CRM and internal compliance tools for onboarding, documentation, and operations tracking.

Branch Head with Axis Bank Ltd.

July'18 – July'20

- Oversee all branch functions—sales, operations, service, and compliance—for optimal performance.
- Mentor staff on products, processes, and compliance using FINACLE, SAKSHAM, CRM, and related tools.
- Drive staff development in customer service and regulatory adherence via Compliance Now and ServiceNow.
- Manage key client relationships to sustain business growth.
- Achieve revenue targets and branch break-even within 6 months of launch.
- Lead onboarding, documentation, and operations tracking with E-registers, BOHI tracker, FinnOne, and compliance systems.

Senior Manager with AU Small Finance Bank Ltd.

Feb'18 – July'18

- Internal and External Audit handling for the branch.
- Acquiring new business relationships for the branch through new campaigns planning and execution.
- Sales and Business Management
- People/Team Management

Deputy Manager Band II with ICICI Bank Ltd.

Aug'13 – Feb'18

- Managing Elite portfolio comprising of Privilege banking customers and HNIs and multiplying relationships through sales along with exemplary service.
- KYC/AML and compliance management
- One point of contact for all banking needs
- Portfolio and client management
- Client on-boarding and servicing

Skills and Certifications

- Strong team leadership
- Effective collaboration skills
- Clear communication abilities
- Strategic problem-solving
- Resilient mindset
- MS Office proficiency, hands-on experience with POWER BI.
- AMFI (series V'A')
- NSDL (Series VI'A')
- IRDA III Certified

Applications worked on

- FINACLE
- FINNONE
- CRM
- FLEXCUBE
- LITMUS WORLD
- SERVICE NOW

Personal Details

Address : Flat No. K-1106, K-Tower, 11th Floor, Godrej Summit Society, Sector 104, Gurugram, Haryana-122006

Date of Birth : 29-05-1989

Languages : English and Hindi

Marital Status : Married

Declaration

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

Place : Gurugram

Mr.Ritesh Kumar Nigam