

TANVI WAGHELA

ASSOCIATE

tanviwaghela3@gmail.com

7208642515

Parel Mumbai, India

EDUCATION

EXECUTIVE MASTER OF BUSINESS ADMINISTRATION, FINANCE
GNIMS BUSINESS SCHOOL
2025 — 2027

BACHELOR OF COMMERCE
ST. XAVIER'S COLLEGE, MUMBAI
2021 — 2024

SKILLS

- Customer Acquisition
- Customer Relationship Management
- Business Development
- Sales & Cross-selling
- Lead Generation
- Customer Engagement
- Communication & Negotiation
- Product Promotion
- CASA Acquisition
- MS Excel & MS Office
- Documentation & Verification
- Adaptability
- Time Management
- Target ordination
- Team Coordination
- Regulatory Compliance

LANGUAGE

English
Hindi
Marathi
Gujarati

Customer Relationship and Banking professional with 2+ years of experience in customer onboarding, account acquisition, financial product awareness, loan documentation and client relationship management. Experienced in handling customer requirements, identifying business opportunities, supporting new account acquisition and maintaining long-term customer relationships. Skilled in communication, customer engagement, cross-functional coordination and achieving operational targets. Seeking to contribute to Federal Bank's New Relationships team through customer acquisition and relationship development.

EXPERIENCE

Banking Operations Associate

Apr 2024 — Nov 2026

Citizencredit Co-operative Bank Ltd · Thane/Mumbai

The role is about acquiring new customers, generating leads, promoting banking products, cross-selling financial services, and building strong customer relationships.

- Engaged with existing and prospective customers to understand financial requirements and promote suitable banking products.
- Supported new savings and current account acquisition and customer onboarding.
- Participated in cross-selling and promotion of banking and financial products.
- Generated and supported loan business through customer referrals and product awareness.
- Built and maintained customer relationships through effective communication and service.
- Explained banking products, account facilities and loan-related services to customers.
- Coordinated with internal teams to ensure timely processing of customer requests.
- Execute end-to-end banking operations, ensuring accuracy and compliance with RBI regulations and internal policies.
- Perform KYC and AML verification for customer onboarding, account maintenance and periodic re-KYC.
- Review and validate customer documentation, perform Customer Due Diligence (CDD), and ensure compliance with AML and RBI regulatory requirements.
- Process domestic payment transactions including NEFT, RTGS, IMPS, DDs and cash transactions.
- Support retail lending operations by verifying loan documentation and coordinating with customers to resolve pending requirements.
- Maintain operational records and documentation with a high degree of accuracy and confidentiality.

KEY ACHIEVEMENTS

Certificate of Achievement (JFM 2026)

Recognized for outstanding performance in the Halla Bol Contest (JFM 2026), jointly associated with Axis Max Life Insurance and Citizencredit Cooperative Bank. Awarded a Certificate of Achievement for contribution and performance.