

**RASHMI B PITALE**

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To obtain a meaningful and challenging position that enables me to learn the financial field and allows for advancement.

**PERSONAL STATUS**

Date of Birth : 26<sup>th</sup> July 1977  
Residential Address : Rolla 1102, Sharjah, U.A.E.

**A BRIEF OUTLINE**

➔ Supportive team member who is committed to the welfare , safeguarding and promotion of organisations.

**WORK EXPERIENCE**

**02<sup>nd</sup> Dec '17 – 29<sup>th</sup> Feb 2020 MIS Finance Analyst  
Finance- Rakbank, U.A.E.**

To prepare the regulatory reports (e.g. BRF returns for Central Bank, DIFC returns etc.) on a timely basis in accordance with the mandated frequency

- Preparing the BRF returns (monthly, quarterly, half-yearly & yearly) in a timely manner, while ensuring zero errors
- Ensuring the reporting numbers in the returns reconcile with the financials
- Preparing the variance analysis of the BRF returns and providing additional information / break up of data for the variances identified
- Preparing & reconciling the upload files and loading them in the Central Bank Portal
- Understanding the past Central Bank circulars, checking the Central Bank website for any updates, and circulating the same to the respective units
- Working on UAT of new returns released by the Central Bank as well as other regulators
- Consolidating the BRF returns and preparing DFSA returns
- Automating BRF returns by providing the required logics to IT
- Analyzing the possibility of automation for FR returns & existing BRFs through reporting tools (Business Objects, Crystal Reports, Qlikview, MS Excel & MS Access)
- Reviewing the returns prepared during dry run to ensure required accuracy is attained
- Proactively understanding the reporting logic of BRF reporting and solving the logic differences between BRF reporting, if any
- Directing completed error free forms to concerned departments for further processing

**11<sup>TH</sup> Apr '16 – 22<sup>nd</sup> Jan'17 Database Analyst  
Personal banking Credit Department- Rakbank, U.A.E.**

Ensure that monthly Credit MIS Pack is circulated to Senior Management summarizing trends and detailed risk analysis of entire RB Assets Portfolio every month.

- ➔ Compile and circulate the monthly PBD Sales MIS, deviation booking MIS across products.
- ➔ Carry out periodical quality checks to ensure data accuracy for all assets.
- ➔ Ensure regular provisions check are done 100% as per laid down policies across PB products on

- ➔ Use Winnow Analytical tool extensively and highlight the risks in different segments for the products.
- ➔ User Acceptance Test (UAT) to be carried out across systems (CAPS/RLS/Core Banking Finacle/ Islamic Banking (Flex cube) .
- ➔ Optimize usage of analytical tools available ( Qlickview, Crystal, Business Objects,Winnow).
- ➔ To analyse the portfolio of loans, Advances, and cards offered by Rakbank under the PB suite of products.
- ➔ Networking with the collections , underwriting & Policy Unit to exchange feedback , provide support for all kinds of MIS request.
- ➔ Ability to maintain good working relationships with external customers.
- ➔ Participate in the training conducted by Service Quality and training department.
- ➔ Be an effective back up to compile overdraft details and unitized limit details and prepare the OD summary for the MIS pack .
- ➔ Prepare and circulate PBD asset Portfolio review for the CEO , compiling the cards & loans dlq/NCL reports by segment for MIS Pack and productwise files.
- ➔ Ensure timely submission of all MIS for internal/ external audit requirements and to provide regular and ad-hoc MIS for users in business and support units.
- ➔ Ensure timely submission of data for Majlis on a weekly basis.

**07<sup>th</sup> Feb'11 to May'13 Cross Sell Associate**  
**Jun'13 to 16th Dec'15 –Cross Sell Executive- Rakbank, U.A.E.**  
**Cross Sell Executive.**

- ➔ Developing the MIS related to Cross Sell Business for the purpose of analysis , decision making, strategizing and circulation.
- ➔ Compilation and preparation of reports for presentation of cross sell progression as and when required by the management.
- ➔ Compiles the value reports & spend trend on a monthly basis.
- ➔ Compilation of MIS and reconciliation of figures , ensuring that numbers posted and presented are actual /accurate and tallying with the host systems of the bank.
- ➔ Analyze the daily ,weekly and monthly Sales & Business MIS of all Sales Channels & Branches.
- ➔ Be aware and vigilant ensuring that any problems / issues regarding MIS / Data / Cross Sell Promotions / System if identified are highlighted to management with proposed solutions.
- ➔ Initiating data clean up exercises to ensure data quality , as and when required by the management.
- ➔ Assisting for daily , weekly and monthly results reporting as well as analyzing key business drivers that will improve the cross sell numbers across all products.
- ➔ Ensure that all MIS are accurate and are timely released.
- ➔ worked on BO,MS Office.
- ➔ Compiles & ensure timely payout of incentives & awards.
- ➔ Retained process documentation for all reports upto date for smooth completion of Internal Audit.
- ➔ Compilations of various MIS for RVC AND UIC reports .
- ➔ Automated critical MIS reports thereby reducing manual involvement.
- ➔ Underwent Training for Anti money Laundering & Finacle (software) organized by the employer.

**Nov'10 – Jan'11 : Career at Bouy Shipping International-Sharjah-UAE**  
**Reconciliation Assistant**

- Worked on the banking procedure in the trade department. Funds management with the banks on the daily basis
- ➔ Worked on Tally and ERP 9-PACT regarding accounting transactions.

**22<sup>nd</sup> Feb 06 – Aug'09**

**KOTAK BANK-: Retail Assets Operations – MUMBAI-Assistant Manager.**

Monthly Post dated Cheques Reconciliation of Branch accounts for the respective banking due dates. Ensure accurate Centralized banking Operations of retail assets finance for 32 operating branches in India.

- ➔ Handling the process of Termination and Cancellation for the West and South Region. After the dues are received from the customers ,their are closed after a thorough scrutiny. These customers are then given the Non objection certificates.
- ➔ Fund Management process for intra bank transactions for all Kotak Branches. It helps in estimating funds require to be transferred to / from Kotak bank.
- ➔ Also worked on RTGS for Kotak branches.
- ➔ Maintaining standardized Bank Reconciliations for the centralized collections ensuring no open items.
- ➔ Managing the periodic Service tax and TDS payment to the government.
- ➔ Worked on the new scheme of the Debt waiver and relief provided by the RBI to the Indian farmers.
- ➔ Daily Cash and ECS ISBGL reconciliation.
- ➔ Periodically keep the track of the Post Disbursement Documents collected by the various business groups.

Key Profile:

- ➔ Computation of Statement of Total Income & Tax , Filing and Filling of Returns.
- ➔ Taxation & Internal Audit of Limited Company.
- ➔ Statutory , Revenue and Concurrent Audit of Nationalized Banks.
- ➔ Documents and Verifications of Compliance of Conditions of Corporate Governance of Board of Directors ,Audit Committee ,remunerations of directors , board procedures , management , shareholders
- ➔ Drafting of Project Reports for acquiring finance from the banks
- ➔ Audit if ICICI Bank Operations and Securities Dept-Reporting the monthly MIS of the Audit.

## **ACADEMIC CREDENTIALS**

- ➔ MBA Finance – Atharva College –Mumbai –India -61%
- ➔ B.Com. in Financial accounting and Taxation from Chinai College, Mumbai University -58.67%
- ➔ Class 12th from Chinai College Maharashtra Board -69.75%
- ➔ Class 10th from M.B. High School, Maharashtra Board -80%

## **SKILLS & INTEREST**

Languages	:	English,Konkani, Marathi & Hindi,
IT skills	:	MS Office (well versed in excel)
Hobbies	:	Reading, Music.
Extra Curricular Activities	:	Bharatnatyam Visharad Purna