



# VISHAKHA TAYDE

Senior Relationship  
Manager

## Contact

**Nationality**

Indian

**City**

Abu Dhabi

**Phone**

+971-556111293

**E-mail**

iamvishakhat@gmail.com

**LinkedIn**

<https://www.linkedin.com/in/vishakha-tayde-7946302>

## Skills

Excellent verbal and  
Interpersonal skills

Excellent  
communication skills

Relationship Building

Negotiation Skills

Time management  
skills

Ability to Lead & Work  
in a Team

Results-driven marketing professional with 10+ years of experience in banking, specializing in marketing strategy, sales, and Relationship Management for HNI clients. Proven leader with experience in team management, leadership, and talent development. Now seeking new opportunities to leverage my skills and drive business impact through innovative marketing and contribute to the organization values by ensuring innovative marketing, customer-centricity, and leadership excellence

## Work History

Dec 2022 – **Senior Manager (Band M2)**

Nov 2024 *ICICI Bank, Mumbai*

- Manage trade and capital account related transactions. Oversee large value transactions in Strategic flows/structured trade finance.
- Engaging with cross functional teams like Treasury, Operations , Credit, MNC for structuring deals
- Collaborate with several General Service departments e.g. GTSU (Global Trade Service Units) to ensure clients receive quality service
- Ensure Compliance to KYC norms, Internal & External Guidelines on trade Finance activities
- Building Strategies to track capital flows deals in India – FDI, FPI, etc. - from different news sources and target routing of capital flows with ICICI Bank
- Engaging with relevant stakeholders/influencers (Corporates CAs/Corporate Lawyers/Merchant Bankers/CS/RP) to channelize non vanilla cross border transactions
- Established strong relationships with clients and stakeholders, ensuring long-term partnerships and repeat business.

Jan 2021 – **Relationship Manager**

Nov 2022 *The CSB Bank Ltd, Mumbai*

- Managed and monitored key Assets & liabilities portfolio of a cluster of branches with main focus on advance growth along with CASA thereby achieving targeted growth of 15%. Also generated fee based income from TPP.
- Managed a diverse portfolio of SME & high-net-worth clients, ensuring optimal asset allocation and risk management.

Knowledge of Ms Excel

Flair Knowledge of Trade Finance

Strategic Planning

Cross-Functional Collaboration

Financial Analysis

KYC & Due Diligence

Credit Underwriting

Product Promotion Skills

- Others
- IELTS Score Band 7 [June 2024]
  - British English Council Score CEFR C1

- Handled a team of DSAs, Relationship Officers for TTPs, liaison with consultants or CAs for sourcing of NTB SME proposals.
- Work with credit to ensure our credit policies, pricing are competitive and are adjusted to the local market.
- Work with HO Marketing Team to implement campaigns and formulate strategies for Business growth
- Focused on business development by nurturing and developing bank's relationship with key clients. Achieved growth in relationship value, revenues and improved client stickiness
- Attended to banking needs of assigned HNI clients, making investment recommendations and other financial requirements, Played major role in increasing client base through New to Bank potential clients
- Awarded as best performing RM in Mumbai

Aug 2018 – Dec 2020

**Branch Operations Manager**

- The CSB Bank Ltd, Mumbai*
- Handled team of associates for day-to-day branch operations
  - Interact with all touch stakeholders to ensure best of processes & resolve operational issues and act as one point contact for all service-related matters, Government/ Quasi Government matters, sending communications to RBI, Zonal/Head Office, District Lead Bank etc.
  - Managed and monitored post disbursal of loan and Compliance of KYC, stipulated sanction conditions at Branch level, ensuring Trade Finance related compliances laid down by Bank & RBI (Central Bank)
  - Monitored financial transactions to detect any suspicious activity or potential fraud in compliance with ALM norms.
  - Developed strong relationships with clients, resulting in increased loyalty and repeat business
  - Daily interaction with Sales channels for their queries. Interact with all Regional Sales Head (assets, TTPs, CASA etc) to put together cross sell proposition achieving branch targets.

Jan 2014 –  
Jul 2018

## **Credit Manager (SME Credit)**

***The CSB Bank Ltd, Mumbai***

- Appointed as SME Credit Officer at Regional Office and worked at various Branches at Mumbai for both review and new to bank sanctions of SME portfolio.
- Entrusted with responsibilities of sourcing loan proposals, making unit visits, meeting clients, understanding their credit need & structuring of deals
- Entrusted with maintaining Existing relation with MSE & Mid Corporate clients and actively seeking opportunities to bring New to Bank MSE & Mid Corporate Clients.
- Conducting Due Diligence, KYC Checks, analyzing financial statements, structuring of limits and presenting the findings in the CAM
- Preparation of credit note/CAM, submission of Appraisal notes to RO/HO/Sanctioning Authority.
- Ensuring adherence to regulatory norms and monitoring of accounts by keeping constant watch in Early Warning Signal triggers, Credit Information Reports.
- Achieved targeted growth in the portfolio assigned by way of enhancements in ETB and NTB account

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## **Internships**

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Mar 2013 –  
Jun 2013

### **Image Consultant**

***Launchpad LLC, Coimbatore, TN***

- Provided training and development in soft skills, leadership, motivation, and SWOT analysis at Avanishi Schools and Engineering College at Coimbatore.
- Conducted workshops to enhance communication skills and foster a positive work environment.
- Implemented strategies to improve employee engagement and productivity through personalized coaching sessions.

Oct 2012–  
Dec 2012

### **Intern in Materials Management Dept**

***Oil and Natural Gas Corporation Limited (ONGC)***

- Intern at procurement and product management Dept at ONGC, focusing on two bid systems.

- Utilized SAP processes to streamline operations and ensure efficient workflow.
- Gained valuable experience in the operation department of a leading organization in the oil and gas industry.

May 2012-  
Jul 2012

**Market Research Analyst**  
*Harappa (Startup), Chennai*

- Conducted market research on gifting products through online and offline surveys to identify trends and consumer preferences.
- Analyzed data to determine the demand for traditional, authentic, and intricately designed products in the market.
- Collaborated with the team to develop strategies for sourcing unique products that align with consumer preferences.

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**Education**

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2013-April

**MBA: Dept of Management Studies**  
*Pondicherry University*

2010- May

**BE in Electronics and Telecommunication:**  
**Maharashtra Institute of Technology**  
*Pune University*

**Other Certifications:**

2022-May

**PGD in Strategic Digital Marketing**  
*IIM Rothak*

2013-April

**PGD in Foreign Trade: Department of International Business**  
*Pondicherry University*

2012-April

**PGD in Journalism & Mass Communication: Department of Mass Communication**  
*Pondicherry University*

2020

**Certificate in Digital Banking**  
*IIBF*

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