

Vaibhav Keshri

6 Years 6 Months Overall Experience

A seasoned banking professional with 7.5 years of experience spanning retail banking, credit, and treasury management. Proven expertise in managing retail portfolios, enhancing customer engagement, and driving growth in MSME and corporate lending. Skilled in credit appraisal, risk assessment, and portfolio monitoring, with a strong command over regulatory compliance and internal controls. In treasury, adept at managing liquidity, optimizing investments, and executing forex operations to mitigate risk and maximize returns. Known for strong financial analysis, client relationship management, and cross-functional collaboration to achieve business objectives efficiently and sustainably.

Industry

- BFSI

Functional Areas

- Retail Banking
- MSME Lending
- Risk Management
- Customer Relationship Management
- Trade Finance
- Treasury

Education

IIM Indore

MBA

2025-2026

Manipal University

PG Diploma in Banking & Finance

2015 - 2016

U.P.T. U

B.Tech Computer Science

2010 - 2014

Certification

Diploma In Treasury, Investment & Risk Management (FIMMDA & IIBF)

The diploma equips professionals with practical skills in liquidity management, forex operations, and regulatory compliance, preparing them for specialized roles in banking, asset-liability management, and financial services.

2023

CAIIB

It provides advanced knowledge in banking, financial management, credit, risk, and economic analysis, with a strong emphasis on strategic financial planning, credit appraisal, and effective risk management.

2022

JAIIB

It provides foundational knowledge in banking operations, principles of finance, legal frameworks, and customer service. It enhances the functional understanding of banking professionals, helping them apply regulatory guidelines, improve service delivery, and build core competencies—serving as a stepping stone for advanced roles and certifications in banking.

2017

Accomplishment

Asset Quality Improvement

Improved asset quality by reducing branch NPAs from 5% (?3 Cr) to 2.5% (?1.5 Cr) through active recovery measures and account monitoring, including settlements and Lok Adalats.

Loan Portfolio Growth

Increased branch loan portfolio from ?59 Cr to ?75 Cr through strategic sourcing and client relationship management

Trade Finance Customer Growth

Increased Trade Finance customers from 14 to 36 (value ?3 Cr to ?9 Cr) by streamlining access to digital treasury and trade portals.

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Experience

Central Bank of India

4 Months

Manager| Treasury

Mar' 24 - Jul' 25

Managed end-to-end treasury back-office operations, including trade settlement, reconciliation, and regulatory reporting. Ensured compliance with RBI guidelines, handled forex and money market instruments, and coordinated with front office and counterparties. Maintained accurate records, mitigated operational risks, and supported efficient execution of treasury transactions and investment operations.

IDBI Bank Limited

8 Months

Assistant Manager | Credit Officer

Jul' 23 - Feb' 24

Handled end-to-end credit processing for MSME and retail clients, including appraisal, documentation, and disbursement. Conducted financial analysis, assessed creditworthiness, and ensured compliance with regulatory and internal norms. Managed post-sanction monitoring, coordinated with legal and technical teams, and supported portfolio quality through timely reviews and risk assessment.

IDBI Bank Limited

6 Years 8 Months

Assistant Manager| Retail Banking

Nov' 16 - Jul' 23

Managed retail banking operations with a focus on client relationship management and trade finance services. Handled LC, BG, inward/outward remittances, and forex transactions. Provided personalized banking solutions, cross-sold financial products, and ensured high customer satisfaction. Strengthened client retention and contributed to business growth through proactive service and support.