

KISHAN GUPTA

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OBJECTIVE

To enhance my professional skills, capabilities and knowledge in an organization which recognizes the value of hard work and trusts me with responsibilities and challenges.

EXPERIENCE

21/08/23 - Today

Deputy Manager - Operations Axis Bank

- Managed the loan disbursal process by adhering to a detailed checklist, ensuring each step was completed accurately and efficiently.
- Conducted thorough reviews of loan applications and documentation to verify compliance with internal policies and regulatory requirements.
- Collaborated with cross-functional teams to resolve any discrepancies or issues before loan disbursal.
- Implemented quality assurance measures that reduced errors in the disbursal process, enhancing customer satisfaction and retention.
- Managing Branch and concurrent audit and timely closure of findings
- Ensured adherence to Turnaround Time (TAT) targets for critical operations, including loan disbursal and file dispatch.
- Collaborated with team members to enhance communication and streamline processes, resulting in a consistent reduction in TAT.
- Developed tracking metrics to measure TAT performance, providing insights for continuous improvement to management.
- Trained staff on best practices to maintain TAT standards, fostering a culture of accountability and excellence.
- Delivered process-related training to staff, ensuring comprehensive understanding of compliance requirements and operational protocols.
- Conducted daily huddle sessions with the team to reinforce compliance standards, discuss challenges, and celebrate achievements.
- Monitored team performance and provided feedback to foster a culture of accountability and continuous improvement.
- Ensured alignment with regulatory standards through regular assessments and updates to training programs.
- Maintaining various MIS related to OTC/PDD, disbursal, dispatch, loan closure, document retrieval and tranche disbursement, FTR/FTNR, login, Cheque etc.
- Oversaw customer service operations by managing all activities related to customer requests, including NOC issuance, foreclosure queries, SOA issuance and NACH swapping.
- Handled customer complaints with empathy and efficiency, ensuring timely resolution and high levels of customer satisfaction.

- Developed and implemented processes to streamline customer request handling, leading to improved response times and service quality.
- Collaborated with cross-functional teams to address complex customer issues and improve overall service delivery.

01/06/2016

21/08/2023

• Freelance Educator

Teachmint

- Provided personalized home tuition to students up to Class 10, ensuring a strong grasp of subjects.
- Utilized the Teachmint platform for assigning and tracking student assignments online.
- Focused on interactive and conceptual learning to enhance student performance.
- Successfully guided Class 10 students, leading to significant improvement in their academic results.

EDUCATION			
2025	 Pursuing MBA Chandigarh University 		
2019	Bachelor of Science Christ Church PG college		
2016	 Intermediate STEPPING STONES INTERMEDIATE (COLLEGE	
2014	 HIGH SCHOOL VIKRAM KHANNA HIGH SCHOOL 		
SKILLS —			
	Problem Solving	Decision Making	
	100%		100%
	Risk Management	Team Work	
	100%		100%

ACHIEVEMENTS & AWARDS

- Awarded the Zero PHA Error Certificate by RBO Head, Arvind Singla, at Axis Bank for achieving zero Process Health Assessment (PHA) errors in the financial year. PHA is a critical compliance and process quality metric in Axis Bank.
- Recognized with the Sparsh Star Badge from Axis Bank for outstanding performance and dedication.
- Received Certificate from NISM for investor certification examination
- AML/KYC Certification Udemy, 2024
- Basic Data Science Course Edureka, 2023
- Advanced Excel Course eLearnMarkets, 2023
- Excel Fundamentals: Formulas for Finance CFI Institute, 2023
- Investment Banking Basics Great Learning, 2023
- Sales Management Great Learning, 2023
- Python Basics LeapLabs, 2022
- Basics of Data Analytics MASAI, 2022
- CCC (Course on Computer Concepts) NIELIT, 2021

Domestic Data Entry Operator Course – Skillstrainer, 2021

INTERESTS

- Banking Operations & Compliances
- Customer Relationship Management
- Process improvement and efficiency
- Teaching and Financial Literacy Awareness
- · Watching Movies
- · Problem Solving
- Cricket
- · Surfing through Internet

ACTIVITIES

- Process Optimization: Identified and implemented improvements to reduce errors and enhance efficiency in banking operations.
- Customer Engagement: Assisted customers with financial products, ensuring excellent service and relationship management.
- Compliance & Risk Management: Maintained adherence to banking regulations, achieving zero PHA errors.
- Technology Utilization: Used digital platforms like Teachmint for student assignments and banking software for operational efficiency.
- Achievement Recognition: Received the Sparsh Star Badge and Zero PHA Error Certificate for outstanding performance.

LANGUAGES

- ENGLISH
- HINDI

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