

MANAGEMENT PROFESSIONAL – BANKING OPERATIONS

~ Proven track record of streamlining operations, heightening productivity, enhancing internal financial control and ensuring overall profitability of Operations with key focus on quality & customer satisfaction ~

PROFILE SUMMARY

MBA in Marketing & HR (Dual) & Bachelors in Commerce offering **nearly 18 years** of rich experience in **achieving results** in a **highly competitive environment** in the **Banking industry**; *expertise entails:*

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|----------------------------------|-------------------------------|--------------------------------------|
| - Banking Operations | - Relationship Management | - Business Development/CASA Growth |
| - Retail & Commercial Banking | - Sales/ Portfolio Management | - Service Excellence/KYC Norms |
| - Client Relationship Management | - Team Management/ Trainings | - MIS Reports/ Statutory Compliances |
- Presently **associated with Indusind Bank Ltd., New Delhi as Relationship Head**; skilled in managing team of Relationship Managers and Portfolios, **Banking Operations** such as Account Opening & Servicing, Term Deposits, Loans, , MIS & Reports.
 - Excels in generating sales, developing business & **facilitating CASA growth** by selling & cross-selling of Banking, 3rd Party/ Investment Products like Life Insurance Policies & Mutual Funds; *managed Investment portfolio for HNI customers of the bank*
 - **Expertise in leading teams** for Branch Banking and Relationship Service Managers successfully; undertook numerous process improvement plans for enhancing the operational efficiency of the banks through a systematic & methodical approach
 - A customer centric professional with competencies in assessing **and implementing effective solutions to the customer needs**, for improving customer loyalty, repeat & referral business
 - Accurate & precise in all work related assignments with proven skills in achieving assigned corporate goals; excellent team building, communication, & analytical skills; **promoted to senior positions on account of excellent work performance**

WORK EXPERIENCE

Since Apr'20 : Indusind Bank Ltd, New Delhi as Relationship Head (Joined as Branch Manager)

Key Result Areas:

- Leading the team of 45 Relationship Managers (RM) & Key Account Managers (KAM) across branches of the Region
- Formulating and implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of banking / third party products; *generating prospects for cross-selling of other banking & investment products*
- Leading & monitoring the **performance of team members to ensure efficiency in operations** and meeting of individual and group targets; organising **trainings for the workforce** for enhancing their productivity & skills
- Ensured customer delight by achieving delivery & service quality norms in shortest possible time; **understanding customer's requirements**, suggesting most viable products and networking with them for securing repeat business

Highlights:

- Pivotal in running a successful team by making the right choices to deliver excellent results and achieve retail goals by taking measures like regular interaction and **training for all team members which leads to zero staff attrition**
- Played a key role in **increasing sales** by motivating & guiding the sales team to deliver quality results
- Achieved assigned targets by building healthy business relationships with clients and took Customer Centric initiatives to enhance client satisfaction

Since Sep'16 to Apr 20: Yes Bank Ltd., New Delhi as Cluster Relationship Manager (Joined as Branch Business Leader)

Key Result Areas:

- Implementing a business plan for the team and ensuring **compliance, quality & risk control** in line with banking policies; **evaluating internal control systems** to highlight shortcomings & implementing necessary recommendations
- Formulating and implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of banking / third party products; *generating prospects for cross-selling of other banking & investment products*
- Leading & monitoring the **performance of team members to ensure efficiency in operations** and meeting of individual and group targets; organising **trainings for the workforce** for enhancing their productivity & skills

Highlights:

- Played a key role in **increasing sales** by motivating & guiding the sales team to deliver quality results
- Achieved assigned targets by building healthy business relationships with clients and took Customer Centric initiatives to enhance client satisfaction
- Exhibited leadership skills by developing strong sales teams that can conquer any challenges, managed team functions like recruitments, trainings, performance appraisals, employee engagement and retentions

Since Mar'15 to Sep'16: HDFC Bank Ltd., New Delhi as Branch Manager**Key Result Areas:**

- Monitored the day-to-day Banking operations; ensuring that the financials of the branches are under control and the branches adheres to Know Your Customer (KYC), FATCA and Anti-Money Laundering (AML) norms at all times
- Developed a business plan for the branch and ensured **compliance, quality & risk control** in line with banking policies; **evaluating internal control systems** to highlight shortcomings & implementing necessary recommendations
- Ensured customer delight by achieving delivery & service quality norms in shortest possible time; **understanding customer's requirements**, suggesting most viable products and networking with them for securing repeat business

Highlights:

- Received **Star Award & Appreciation** on account of excellent performance
- Played a key role in **increasing sales** by motivating & guiding the sales team to deliver quality results

Jan'12 to Feb'15: Indusind Bank Ltd., Rohini Branch, New Delhi as Branch Manager

Growth Path: Joined as Select RM and promoted as Branch Manager in Nov'13

Key Result Areas:

- Directed & monitored the daily activities of the branch with key focus on achieving customer acquisition, retention and cross-sales while adhering to regulatory requirement
- Communicated clear business messages to staff and inspired and motivated them to provide excellent service to the customers

Highlights:

- Pivotal in running a successful branch by making the right choices to deliver excellent results and achieve retail goals by taking measures like regular interaction and **training for all team members which leads to zero staff attrition**
- Recognized for taking cost saving measures like allocating office space to other vertical which led to a saving of 3 lakhs annually
- Joined as Relationship Manager and **received Award for Best RM & Appreciation on account of excellent performance for achieving income targets by 180%**

PREVIOUS WORK EXPERIENCE**Aug'10 to Jan'12: The Royal Bank of Scotland, New Delhi as Wealth Manager**

Managed the Investment portfolio for HNI customers of the bank; gave advice on financial planning to the customers to manage and enhance their existing Investment portfolio

Undertook efforts for sales of Mutual Funds & Life Insurance products and other alternative products like PMS; analysed existing relationship and generated prospects for cross-selling

June'06 to Jun'10: HDFC Bank Ltd., New Delhi as Preferred Relationship Manager

Growth Path: Joined as Welcome Desk Personal Banker and got promoted as PRM in 6 months and further promoted as Preferred RM within 1.5 years of joining

Managed the HNI customer base & portfolio of the branch, CASA values & sales of 3rd Party Products (Insurance & MFs), enhanced value of existing portfolio through personal interaction and maintaining daily visit report & customer profiling of all customers

EDUCATION

MBA (Marketing & HR) from Khandelwal College of Management Science & Technology, Bareilly, UPTU, Lucknow in 2006

B.Com. from MJP Rohilkhand University, Bareilly in 2004

IT SKILLS

Microsoft Office (Word, Excel & PowerPoint) and Internet Applications

PERSONAL DETAILS

Date of Birth: 21st June 1983

Languages Known: English and Hindi

Present Address: Tower C-3, Flat No 301, Panchsheel Greens 2, Greater Noida Sec 16B (Noida Extn) - 201301

Permanent Address: 128, Naya Tola, Alamgiri Ganj, Bareilly – 243005 (Ph. +91-941-192-2447)

Location Preference: Delhi - Noida