

Khushi Gupta

📍 Bengaluru, Karnataka — 📞 8604218713 — ✉️ guptakhush999@gmail.com

Summary — Highly skilled Deputy Manager at ICICI Bank with a proven track record in operations management, customer service, and case resolution. Expertise in managing business loans, including renewals and new logins, from lead generation to loan disbursement. Adept at converting cold leads into warm prospects, streamlining documentation, and ensuring smooth, timely disbursement processes. Seeking new opportunities in operations or finance to leverage my diverse skill set and contribute to the success of a dynamic team.

Skills

- Customer Relationship Management (CRM)
- Retail Banking Operations
- Credit Appraisal and Risk Management
- Written and Verbal Communication
- MS Excel
- MS Word and PowerPoint (Reporting and Presentations)
- Problem Solving and Decision-Making
- Customer Service Excellence
- Financial Analysis and Accounting
- Attention to Detail and Accuracy
- Business Development and Sales Strategies
- Loan Disbursement and Documentation Management
- Lead Generation and Conversion
- Portfolio Management
- Analytical Review of Financial Statements
- Cross-Selling and Up-Selling Techniques
- Regulatory Compliance and Documentation

Experience

ICICI Bank

May 2022 – Present

DEPUTY MANAGER (BAND 2)

- Acquired and managed over 100+ new client relationships by leveraging existing partnerships, fresh leads from branches, references, alternate channels, and self-sourcing, resulting increase in client base.
- Conducted detailed credit appraisals for 50+ clients, analyzing financial statements, assessing business feasibility, and reviewing operations to ensure loan approval aligned with company risk parameters.
- Specialized in providing working capital and term loan facilities to MSME customers, driving growth in the business loan portfolio within a year.
- Led the end-to-end process of client acquisition, from onboarding to final loan disbursement, for over 100+ business entities, ensuring compliance and customer satisfaction throughout.
- Monitored and addressed the banking needs and investment requirements of high-net-worth business entities, making improvement in cross-sell ratios by identifying and matching client needs with appropriate financial products.
- Focused on business development across liabilities, assets, and fee-based products, contributing to year-over-year growth in relationship value and revenue, enhancing client stickiness and loyalty
- Performed risk profiling for 100+ mapped clients, recommending tailored products and solutions that resulted in reduction in loan default rates while enhancing customer satisfaction through targeted offerings.

Education

Manipal Academy

Post Graduate and Diploma in Banking - CGPA: 8.37

M.J.P. Rohilkhand University Bareilly

MASTERS OF COMMERCE - Percentage: 60.4

M.J.P. Rohilkhand University Bareilly

BACHELORS OF COMMERCE - Percentage: 68.2

Language proficiency

English

Hindi