BHAVNA K. AHIR

PGDBO, Institute of Finance, Banking & Insurance (IFBI)

Post Graduate (M.COM.), Mumbai University

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**Profile Snapshot**

DOB: 20-09-1988 Gender: Female

Functional area: Banking/finance Preferred location: Mumbai

**Career Objective**

Known for articulate communication skills, and adaptness in producing effective projects under time constraints. Active listener, critical thinker, and service oriented individual, with diverse experience in operations management, marketing, and banking. Proficient in maintaining high level of work ethics and professionalism, as well as in sustaining exceptional professional character.

**Educational Qualification**

* Appearing Master degree in Commerce Part-II from Mumbai University.
* Completed Post Graduation Diploma in Banking Operations from Institute of Banking, Finance and Insurance (IFBI of NIIT) in June, 2012.
* Passed “NSDL-NISM-Series-VI: Depository Operations Certification Examination” with First Class (74%) in the month of May, 2012.
* Passed “NISM-Series-V-A: Mutual Fund Distributors Certification Examination” with second class (50%) in the month of February, 2012.
* Passed Master degree in Commerce Part- I with first class from Mumbai University in the month of March 2011.
* Passed T.Y. B.Com. With first class (72%) from Mumbai University in the month of March, 2009.
* Passed H.S.C. with second class (51%) from Maharashtra Board in the month of April, 2006.
* Passed S.S.C. with second class (52%) from Maharashtra Board in the month of March, 2004.

**Work Experience:-1**

**ICICI Bank Limited** – Customer Service Officer in Commercial Banking-GBO department (From September 2012 to till date)

Profile:

* Identifying and addressing corporate customer needs.
* Providing best quality service and maintain good relationships with customers.

Roles & Responsibilities:

* Handle all the legal issues related to corporate client’s account and other bank related correspondence.
* Process customer’s CIB requests such as User Id/Corporate Id creation/deletion, Password Activation/Deactivation & resolved issues related to Internet Banking through Staffware & Bankaway Application.
* Process FD transactions such as FD/OD creation/renewal/closure through Omniflow Application.
* Process all the Lien and Freeze related transactions for current accounts.
* FCRM – Resolving customer complaints received through various channels , like Email, Phone banking and Fax and all the general banking queries & queries in timely manner.
* Process numerous transactions such as signature addition/deletion /modification, Bank Statements, Balance Confirmation, Continuous Cheque Stationery and Cheque Book Request.
* Process RTGS/NEFT/DD etc. for all Corporate /Retail customers.

**Work Experience:-2**

**HDFC Bank Limited** – Branch Sales Officer in Retail Banking (1st May 2010 to 31st December 2011)

Profile:

* Provide service to the walk-in customers.
* Proper guidance and information to the customers on various products of the bank, e.g. FD, Saving Account, Current Account etc.
* Achieve Monthly basis sales target.

Roles & Responsibilities:

* Responsibility to achieve the branch target in Saving/Current account, FD, RD, Credit Card, Insurance etc..
* Responsibility to increase the Bank's profitability by cultivating new business relationships.
* Generate the cross selling business from existing customers by selling other products.
* Maintain and develop customer relationships, new business, and periodic visit to existing customers.
* Manage and track the leads and maintain DSR on regular basis.

**Major Achievement:-**

* Performed a crucial role in exceeding sales target of the team in HDFC Bank Limited in the month of April, 2011.

**Key Skills:-**

* Adapt at working in high pressure environments under strict deadlines with ability to organize and handle multiple tasks simultaneously.
* Strong ability to work under pressure with Analytical Approach.
* Good organizing skills and managing people. Excellent organizing with proper planning and problem-solving skills. Self-starter who can work independently and handling multiple projects & priorities the work accordingly.

**Language Skills:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Language** | **Read** | **Write** | **Speak** |
| English | Yes | Yes | Yes |
| Hindi | Yes | Yes | Yes |
| Gujarati | Yes | Yes | Yes |
| Marathi | Yes | Yes | Yes |

**IT Skills**

Well versed with MS office & MS excel, Tally 7.2, Internet Applications & Core Banking Software like Finacle, FCRM, Omniflow , Staffware etc….updated version.

**Extra Curricular:-**

I have been involved in school athletics almost my whole school career.  At College, I have always been participated in other activities such as Singing, Dancing, Sports etc……

**Interest & Hobbies:-**

Listening to Music and Singing.

**Declaration:**

I hereby declare that all the statement in this is true, complete to the best of my Knowledge & belief.

**DATE : 16-09-2014** Signature of Applicant

(BHAVNA K. AHIR)