**ANIL H. SAHIJA**

**E-Mail**: anilsahija@gmail.com

**Phone Number:** +917878066752

**Objective:**

A Banking Professional with hands on experience above 9 years in Banking Industry into Operations and Internal Audit. Seeking a position as Operations Manager with a renowned bank that shall help me hone my leadership skills in strategic development and quality standards.

**Educational Qualifications**

* **Masters in Business Administration-Finance**

**2007- 2009**

National Institute of Cooperative Management, Gandhinagar (Gujarat University)

* **Bachelors in Business Administration**

**2004-2007**

B.K.Majumdar Institute of Business Administration-HLBBA (Gujarat University)

* **H.S.C (G.S.E.B)**

**2004** Shri Damubhai Shukla Higher Secondary School, Ahmedabad

* **S.S.C (G.S.E.B)**

**2002** Shri Damubhai Shukla Higher Secondary School, Ahmedabad

**Additional Skills:**

* Passed certificate course in ‘Foreign Exchange’ by IIBF
* Passed NCFM – Capital Markets [Dealers Module] with 69%
* Having good knowledge of MS-Office, Tally 7.2
* Good command on MS Windows applications and internet

**PROFESSIONAL EXPERIENCE**

**AXIS Bank Ltd.**

**Jan. 2020- Present**

**Designation: Branch Operations Head**

**Key Responsibilities**

* Ensuring effective administration of the branch by overseeing daily **operations like cash, clearing, transfer, ECS/RTGS/NEFT, SB, CD, FDR, Deposits, account opening & customer service with a team of Tellers and Customer Service Officers.**
* **Leading a team of 7 customer service officers and ensuring that all customer service officers are adequately trained on the products, processes and various policies of the bank.**
* **Ensuring all customer complaints and issues are resolved maintaining high service standards**
* Establishing and strengthening all key customer relationships to generate sustained business.
* **Maintaining important registers of the branch and their Real time updation within time frames.**
* Ensuring growth in account balances and achievement of aggregate cross sell points target
* Ensuring compliance with banking rules, regulations & procedures, review vault register and overdue management
* Reviewing branch operations reports and track exceptional transactions.
* Handling internal and external audit processes and addressing audit queries on priority.

**HDFC Bank Ltd.**

**Nov. 2015- Jan. 2020**

**Designation: Manager - Internal Auditor**

**Key Responsibilities**

* **Conducting Audits for Retail Branch Banking, Wholesale Banking Operations (including Clearing) and other Departments like Retail Forex, Currency Chest, LAGJ, ATM, sustainable Livelihood Initiatives.**
* **Preparing the Audit reports and presenting the same to the Management in timely manner.**
* Auditing the HDFC bank branches in and Around Surat Region.
* **Taking Regular follow up for compliance from Auditee.**
* **Identifying revenue leakage due to non-recovery of applicable charges.**
* Strictly adhering to the company’s Norms and policies.
* Reviewing Audit Database updated by Co-Auditors.

**Indusind Bank Ltd.**

**Oct. 2012 – Oct. 2015**

**Designation: Deputy Manager – Operations (backup operation manager)**

**Key Responsibilities**

* Worked as **teller/PB-authorizer during May 2014 – Oct 2015**
* Monitoring & verifying routine transactions like cash, remittance, NEFT, RTGS, retail forex etc.
* Monitoring office accounts & other regulatory prospectus
* Worked as a **Teller (Cash & remittance) till April 2014**
* Making **daily statutory transaction reports.**
* Processing requests of customer’s, like RTGS, NEFT, DD making on daily basis
* Maintaining daily registers like Cash in transit, STR etc.
* Giving training for cash & remittance to new joiners in branch including operations manager for upcoming branches

**Axis Bank**

**June 2010 - July 2012**

**Designation: Asst. Manager – Operations**

**Key Responsibilities**

* Worked as a Teller (Cashier) from June 2010 to March 2012.
* Making daily statutory transaction reports.
* Worked as Front Desk Officer (FDO) from April 2012 to July 2012.
* Processing requests of customer’s on daily basis.

**SNL Financial Ltd**

**Oct 2009 – May2010**

**Designation: Financial Analyst**

**Key Responsibilities**

* Financial data management of Bank & Thrifts companies of USA.
* Processing documents like Earning Release, 10-Q and 10-K of Bank & Thrifts companies of USA.

**Professional Training**

**Project Thesis in M.B.A (Duration: 2 months)**

**Grand Project topic:** A study on importance of Innovation being commercialized in Gujarat

* Responsibility: Survey of various innovators in Gujarat and understand the importance of innovation.
* Role: Approaching various innovators of Ahmedabad and to find out the potential of innovation being commercialized along with the problems and opportunities faced by them.

**Summer Internship in M.B.A (Duration: 8 weeks)**

* Company: Dena Bank, General Manager’s office, Ashram Road, Ahmedabad
* Summer Project topic: Study on Working Capital and term Loan Appraisal.

**Live Project in M.B.A (Duration: 8 days)**

* Company: Dr. Reddy’s Foundation
* Market research topic: Finding the job opportunity for BPL (Below Poverty Line) people in Ahmedabad and Surat.
* Responsibility: Survey of various industries and to suggest which kind of jobs is available and which kind of training is required to BPL people to employ them.
* Role: Approaching various hotels, hospitals, Industries in Ahmedabad and Surat to find out job opportunities for BPL people and then motivating them to join the organization that provides them training and job opportunities.

**Projects in B.B.A.:**

* Industrial project report on Torrent Cables Ltd
* Financial project report on Nirma ltd
* Comparative Analysis of two life style stores of Ahmedabad namely CANMART and GOBLIN.

**Co-Curricular Activities:**

* Had been Coordinator for “cynosure 2k8” -A management event held at NICM in March 2008
* Had been Coordinator for “Humanomics-2008” An HR workshop held at NICM in January, 2008
* Took part in university inter college cricket tournament held in 2006 and ChimanBhai Patel cricket tournament held in 2007.
* Took part in university inter college volleyball tournament held in 2006 and 2007
* Won inter-class cricket tournament during T.Y.B.B.A. held in 2007.

**Personal Minutiae:**

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| Name | Anil Harishkumar Sahija |
| Date of Birth | 18th Oct., 1986 |
| Gender | Male |
| Nationality | Indian |
| Marital Status | Married |
| Linguistic Skills | English, Hindi, Gujarati, Sindhi (Only Speaking) |
| Hobbies and Interests | Watching cricket, Listening music, Dance |
| Strengths | Enthusiastic, Self-Confident, Sincere |
| Permanent Address | 8,Punyoday Apt., 14,Parijat society, Fateh Nagar, Paldi, Ahmedabad – 380007 |
| Current Address | 1, Vama Duplex, Amit Nagar near Shukan Flats, Vadodara-390018 |