

**HeenaMathur**

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~Banking Professional~

**Industry Preference:E-Commerce, IT and Financial Services**

#### **PROFESSIONAL SNAPSHOT**

- An astute professional with 8 years 10 months of experience in entire **Banking Operations, compliance, client relationship management and team management.**
- **Leader of operation team** of retail banking. Expert in managing and driving the branch according to laid down compliance procedures.
- Adept at performing banking operations effectively and efficiently and managing a variety of branch banking operations.
- Proficient in handling quality customer service operations and building relationships with various groups.
- Possess strong communication, analytical, analysis and negotiation skills.

#### **COMPETENCIES OVERVIEW**

##### ***Banking Operations***

- Managing banking operations inclusive of implementing short/long term plans, managing team with focus on excelling business targets and service delivery metrics.
- Following bank procedures and ensuring compliance to rules and regulations including latest circulars and notifications.
- Implementing policies/procedures for all round development of the branch as well as managing Audit, KYC & maintaining AML checks.

##### ***Client Relationship Management***

- Managing customer centric operations, forwarding customer instructions to the concerned department and ensuring customer satisfaction by achieving delivery and service quality norms with minimum TAT.
- Managing the overall functioning of process, identifying improvement areas and implementing adequate measures to maximise customer satisfaction level.
- Interfacing with clients for understanding their requirements and cultivating relations with them for customer retention and securing repeat business.

##### ***Team Management***

- Leading and monitoring the performance of the team members to ensure efficiency in process operations and meeting of individual and group targets.
- Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.

#### **ORGANISATIONAL SCAN**

**Since May'15 with YES Bank Ltd as a Branch Service Leader**

##### **Significant Accomplishments:**

- Holds the responsibility of the overall banking operations of a Rs 250 Cr size branch which includes audit, compliance, customer relationship management & complaints handling.
- Led branch to meet Audit requirements and compliance and scored good rating for consecutive two years.
- Created and managed a team of 4 members to accomplish best customer service and maintain branch compliance.
- Maintained AML alerts and authorised new account opening as per the laid down guidelines.
- Leveraged inter-departmental relationship skills to effectively manage and resolve customer complaints within the laid down TAT guidelines.
- Was instrumental in preparing branch marketing strategy for achieving CASA & TPP sales targets.

**Feb'12 to May'15 with HDFC Bank LTD as Personal Banker**

##### **Significant Accomplishments:**

- Successfully handled the Welcome desk counter handling all the customer queries and requests.
- Cross selling of the banking Products such as Accounts, Fixed Deposits, Credit Cards, Insurance etc

**ACADEMIC CREDENTIALS:**

2012     Masters in Business Administration (Finance) From Chitkara University  
2010     Bachelors in Commerce from S.D. College, Panjab University

**IT Skills:**

**Conversant with MS Office, Open Office, Lotus Notes, Microsoft Outlook, Applications such as Oracle Flexcube, CRM and other Internal Applications.**

**PERSONAL DOSSIER**

Date of Birth                : 24<sup>th</sup> May 1989  
Residential Address       : KP 117, GF, Pitampura, New Delhi - 110034  
Linguistic Abilities        : English, Hindi, Punjabi