PRACHI TRIPATHI

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Summary of Experiences & Skills

- I have 9 yrs. of experience in **Customer Service, Retail Branch Banking and Wealth Management**
- During the tenure I have acquired skills in areas of **Operations Management, Customer Relationship Management, Wealth Management, and Team Management**
- I have also developed **Strong presentation & written/spoken communication skills**

Professional Experience

DEPUTY BRANCH MANAGER – ICICI BANK WEALTH MANAGEMENT – JUN 2012 to JUN 2016

Responsibilities:

Ensure high standard on compliance, cost control, customer service and transaction processing as per defined processes and guidelines

- Ensuring that the financial of the branch are under control and the branch adheres to the Know Your Customer (KYC) and Anti-Money Laundering (AML) norms at all times.
- Responsible for dealing with external and internal auditor's inspections and compliance.
- Supervising Key Areas including Marketing, Business Channel Development, Team Development, Cost Management and Revenue Generation.
- Monitoring the branch sales targets, conceptualizing & implementing competent strategies in coordination with the branch and the sales team with a view to penetrate new accounts and expand existing ones for a wide range of financial products & services.
- Handling a team of customer service managers and constantly driving them to achieve service excellence.

RELATIONSHIP MANAGER – ICICI BANK WEALTH MANAGEMENT – JUN 2007 to MAY 2012

Responsibilities:

Providing a consolidated framework and repository for mapping client needs, accounts management, portfolio and other information into a single view of a multidimensional relationship

- Deal with assigned set of High Net Worth clients of the bank.
- Analyze financial information obtained from clients to determine strategies for meeting clients' financial objectives.
- Recommend strategies to clients for cash management, insurance coverage, investment planning, or other areas to help them achieve their financial goals.
- Implement financial planning recommendations or refer clients to someone who can assist them with plan implementation.
- Review clients' accounts and plans regularly to determine whether life changes, economic changes, environmental concerns, or financial performance indicate a need for plan reassessment.
- Manage client portfolios, keeping client plans up-to-date.
- Contact clients periodically to determine any changes in their financial status.
- Prepare or interpret clients information such as investment performance reports, financial document summaries and income projections.
- Guide clients in the gathering of information, such as bank account records, income tax returns, insurance records, pension plans etc.
- Monitor financial market trends to ensure that client plans are responsive.
- Recommend financial products, such as Bank deposits, NBFC deposits, Bonds, Equity mutual funds, Debt mutual funds, Gold mutual funds, Private Equity funds, Provident Fund, Real Estate and insurance.
- Devise debt liquidation plans that include payoff priorities and timelines.
- To act as a one point of contact for the clients for their various other banking needs and requirements.
- Adherence to laid internal processes for KYC, anti money laundering (AML), and other regulatory requirements.

Career Achievements

- Received various appreciation mails from customers for exemplary customer service and delight

- Winner of regional round for “Learn to Earn” contest, a learning initiative by ICICI Bank with IIM
- Received Zonal Award for **“**Campus Budding Star**”** in FY 07 -08
- Received multiple awards for exemplary performance for driving mutual Fund and life insurance business
- Qualified in various prestigious award function ceremony cum contest at ICICI Bank
- National Topper in Balanced Score Card as Deputy Branch Manager (DBM) in FY 14-15 and Relationship Manager (RM) in FY 11-12
- Qualified twice for ICICI Bank Wealth Management Strategy Meet during my stint with ICICI Bank

Trainings Attended

- Underwent training on Relationship Management and Wealth Products organized by ICICI Learning Center, Silvassa
- NCFM – National Stock Exchange Certification in Financial Markets (India)
- IRDA Certification for Life Insurance Business Procurement (India)
- Nominated and successfully completed Branch Leadership Program organized by ICICI Bank in 2015

Educational Qualification

Year	**Degree**	**Institute**	**Board/University**	**Marks/ Division**
2005-2007	M. B. A. (Marketing & Retail Banking)	ICFAI Business School, Gurgaon	ICFAI University	7.00 CGPA **/ 1st**
2002-2005	B. Com	Christ Church College, Kanpur	Chhatrapati Shahuji Maharaj University, Kanpur	65% / **1st**
2002	A.I.S.S.C.E. (XII)	Puranchandra Vidyaneketan, Kanpur	C.B.S.E.	81.4% / **1st**
2000	A.I.S.S.E. (X)	Puranchandra Vidyaneketan, Kanpur	C.B.S.E.	84.4%/ **1st**

Projects Undertaken during MBA

Name of the Organization : ICICI Prudential Life Insurance Co. Ltd.
Duration : 14 weeks / 3.5 Months
Project Title : “Indian Investor… How Well Informed???”
The project involved a study of Indian investor behaviour in financial markets. It gave a brief view about the customer perception on traditional and modern methods of investing based on a market survey. It suggested solutions to ensure investor awareness on insurance products and highlighted areas of improvement in CRM for better penetration in Indian Investor Financial Portfolios.

Computer Proficiency

Basic Application: MS-Windows, MS-Office, Libre Office
Other Applications: Tsys and FINACLE (I-Core)

Extracurricular Achievements:

- Participated in Fashion shows organized by Bagpipers.
- Lead singer in College Band for two years.
- Got certificates of merit in Dance Ballets organized by a leading newspaper in India.
- Head of cultural society and Editorial Column at school and college level.
- Participated in classical dance shows telecasted on various TV channels.
- Content Creator on YouTube.
- Freelance Model

General Interest

Dancing, Singing, Writing Poem

Date of Birth: 10th February 1984

Hold a Valid UAE Driving License

Languages Known: English, and Hindi