

# Bansi Daxini

## Banking Professional

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## SUMMARY

An astute professional with 9+ years of experience in entire banking operations, customer service, complaint management, digital transformation, loan servicing and product management. Business administration background with field of specialization in finance at the graduation level from a reputable college.

## SKILLS

- Profound knowledge of Banking software (Finacle/Flexcube/CRM)
- Retail banking operations
- Trade & Forex
- Complaint management
- Risk assessment and control
- Gold loan servicing
- IRDA/AMFI certification
- MIS and Management Reporting
- MS office and Power BI

## EXPERIENCE

### Product Manager

ICICI BANK LTD

2016 - 2022

- Handled **Managing director's (MD) escalations & Reserve bank of India (RBI)** escalations.
- Handled **social media complaint** and provide timely resolution which are **fair to customer and fair to bank**.
- Develop **timeline for complaint investigation** to ensure that reporting is performed on time and complaints are addressed in a timely manner.
- Managed **senior management escalations** related to insurance policies and work on service deficiencies at branches to improve customer service.
- Responsible to provide positive experience to customer by providing **best customer service experience** and retain customer for long time.
- Drive the **execution of** all product lifecycle processes for products, including product research, market research, competitive analysis, planning, positioning, roadmap development, requirements development, and product launch.
- Exploring **new opportunities in the customer ecosystems** and build suitable solutions.
- Assess current competitor offerings and **seeking opportunities for differentiation**.
- **Analyse product requirements** and develop appropriate programs to ensure they are successfully achieved.
- Hands-on experience in handling major projects such as **BCP, digital migration of banking services** to minimize customer serving time.
- Identified **design improvement** such as connect with RM contact no, DND registration and purged statement in Mobile application (I-Mobile).
- Helped with **incorporation of** debit card issuance, account transfer, loan statements, TDS certificate and income tax certificate on internet banking platform.
- Surprise visit to branches to **improve staff service area** and to improve better customer experience
- Drive data analysis to **identify high priority issues** relating to process, product and customer satisfaction across pan India level.
- Coordinate with internal stakeholders to **minimize creation error**.
- **Publishing PAN India MIS** for Affluent customer complaint trend analysis and branch level data analysis.
- **Daily Mailer of PAN India employees** for appreciation and customer engagement to motivate employees.
- Hands-on experience in **preparing presentation for review meet** across the branches and Business head meet.

### Deputy Branch Manager

- Managed and **control branch banking operation** as well as audit related parameters.
- Responsible for **team's compliance** relating to internal approval matrix, AML checks and KYC requirements.
- **Monitored suspense accounts** on daily basis to eliminate chances of fraud.
- Performed daily **cash management** requests.
- **Clearing** – Timely lodgement and processing of inward and outward cheques, cash management services, pending cheque disposal, processing of warrants, outstation cheque clearing, clearing funds management and RTGS.
- Performed **managerial duties** including hiring, promotion and performance evaluation.
- Accountable for **performance of team and profit and loss** results of branches.
- Exercised **due diligence** in operational risk policies, procedures, standards and guidelines.
- Provided consistent service within **TAT/benchmarks** established for Pan India branches.

- Analysed the **customer transaction's reports** like CIBIL Score, Internal Scoring, AQB and banking transaction.
- **Gold loan appraising** and sanction loan as per customer eligibility.
- Approved and reviewed **forex transactions** as well as processing trade transactions.
- Supervised Cash and Remittance, ATM(s) Audit and Report checking and custody of secured deliverables.
- Recognised as a **Top Performer** in achieving 100% TAT across all parameters and **achieved NIL audit error** within period of service.

#### Assistant Manager

HDFC BANK LTD

2012-2016

- Worked closely with team members to **resolve customer's issues** in a timely and efficient manner.
- Prepared **operational and risk reports** for management review.
- Handled **cash counter** including non-financial transactions.
- Hands-on experience on **gold loan processing and operation**.
- Effectively managed **250+ high net worth individual (HNI) portfolios** as well as worked on new acquisition.
- Won **product champion award** for cross selling of mutual fund.
- Meeting new clients and contacts through networking.
- Increased **customer delight** and grew customer base.
- Executed and ensured smooth processing of **import-export transactions**.

#### EDUCATION

MBA in Finance

Gujarat University

2010 - 2012

#### BANKING WORKSHOP AND TRAINING

- Business Communication Skills
- Personal Effectiveness
- Managerial Effectiveness
- On becoming a manager
- Customer Service
- Customer First
- Third party product knowledge

#### PERSONAL DETAIL

- Nationality - Indian
- Languages - English, Hindi
- Visa Status - Visit Visa