

+91 9769648296

kaniksha.naik@outlook.com

Thane , Maharashtra

+91 8169355696

LinkedIn/KanikshaNaik

Kaniksha Naik

Sr. Manager

SUMMARY

- Highly skilled and empowered banking professional with a proven track record of 12+ years.
- Instrumental in acquiring new clients, fostering lucrative relationships, and delivering exemplary service.
- A strategic thinker who excels in team management, customer management, risk management, cross-selling, and bank operations.
- Adept at facilitating communication between departments and ensuring high-quality service to customers at all levels.

KEY SKILLS

Team Management
Customer Management
Risk Management
Cross-Selling
Bank Operations
Strategic Planning
Product Management
Market Research
Business Relationships
Customer Retention
Client Expectations
Monitor Client Satisfaction
Inbound Contacts
Proactive Calls
Maintain Liaison

Client Relationship Management
Problem-Solving Skills
Leadership Abilities
Sales and Negotiation Skills
Time Management Skills
Analytical Abilities
Adaptability
Communication Skills
Account Relationship Management
Maintains Partnerships
Creating Relationships
Performance Initiatives
Productivity Objectives
Set Performance Goals
Cooperative Working

TECHNICAL SKILLS

1. Well-versed in MS Office
2. Windows Operating System
3. Internet Applications

PROFESSIONAL EXPERIENCE

Sr. Manager

Mar '22 - Oct '22

Axis Bank - Priority Relationship Manager

Mumbai,IN

- Implemented process re-engineering to streamline service processes, enhance communication across 10 departments, and reduce paperwork by 75%.
- Generated INR 30 million in sales by proactively promoting and securing loans for clients. Conducted comprehensive financial assessments, recommended suitable loan options, and facilitated seamless loan approval processes.
- Conducted thorough issue assessments and promptly delivered effective resolutions to ensure customer satisfaction and problem resolution.

- Demonstrated keen vigilance in identifying and promptly reporting potential instances of fraud or safety violations to senior management.
- Communicated in intervals with clients to understand their needs, evaluate product use, and cross-sell new products.
- Achieved new client acquisitions by effectively in account openings and successfully.
- enrolling existing clients in additional services to drive business growth and expand customer relationships.

Manager

Apr '17 - Feb '22

HDFC Bank - Virtual Relationship Manager

Mumbai,IN

- Established a new business partnership with financial advisors and the branch team, generating INR 1.6M in new business.
- Exceed monthly sourced target for personal loan business of 15M including fresh & top-up.
- Executed a General Insurance new business of INR 0.5M on the monthly occurrence
- Developed and delivered comprehensive training programs, covering key areas under the manager's guidance.

Deputy Manager

Feb '15 - Mar '17

HDFC Bank - Service Relationship Manager

Mumbai,IN

- Exemplified excellent communication and listening skills while explaining complex information.
- Utilized strong sales and negotiation skills to promote financial products and services.
- Analyzed and researched information to assist customers in making informed decisions.
- Provided exceptional service, ensuring customer satisfaction and loyalty.
- Achieved monthly retail service sales of INR 7M, including personal loans (digital/physical).

Assistant Manager

Jan '14 - Feb '15

HDFC Bank - Team Manager - Inbound

Mumbai,IN

- Monitoring and managing KPIs such as Service Level, Occupancy, Shrinkage, and AHT for the productivity of team members.
- Established a motivational team environment characterized by an open and transparent communication culture.
- Discover training needs & coaching, listen to team members' feedback, and resolve any issues or conflicts.
- Recognizing best performance and rewarding accomplishments along with encouraging creativity and risk-taking.
- Setting clear goals and delegated tasks, overseeing day-to-day operations.
- Monitored team performance, reporting on metrics and motivating team members.
- Upgraded knowledge and skills through training and development initiatives.
- Resolved issues and conflicts, recognizing high performance and fostering creativity.
- Individual team member productivity to be <12%

Customer Service Executive

Jan '10 - Jan '14

ADFC Financial Service - Inbound Credit card

Mumbai,IN

- Effectively handled incoming calls while successfully cross-selling bank third-party products, including credit card loans and EMIs
- Build sustainable relationships and trust with customer accounts through open and interactive communication.
- Demonstrated exceptional empathy, strong communication skills, and in-depth product knowledge to cater to diverse customer needs..
- Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution.
- Generate sales leads including Credit cards loan, General insurance, and Life insurance along with offers available on credit cards.
- Employed problem-solving abilities and patience to address customer inquiries and resolve issues, ensuring high levels of customer satisfaction.
- Consistently surpassed monthly targets, exceeding expectations and delivering exceptional results.

EDUCATION

PGDM

May '22 - Apr '23

IMT Ghaziabad

Distance learning

- GPA # 5.5

B Com

Jul '05 - Apr '09

Shreemati Nathibai Damodar Thackersey Women's University

Mumbai

- Percentage # 58%

CERTIFICATIONS/TRAINING

- BCA
- MS-Office

Rewards & Personal Monthly Achievements:

- MDRT Qualifier - Andaman and Nicobar & Malaysia
- **Monthly:**
- Personal Loan 1.2 Crore
- 15 Credit card fresh sourcing
- 5 Lakhs Life insurance.
- 0.80 Lakhs General Insurance
- Generated INR 1.6M new business partnership with financial advisors and the branch team.
- Composed INR 0.5M in new business for general insurance in partnership with financial advisors
- Co-ordinated with Manager to recruit new Virtual RM.
- Produced INR 15M monthly in retail services (personal loans - Digital/Physical)
- General Insurance : HDFC Ergo, Aditya Birla Health Insurance, Niva Bupa Health.
- Life Insurance : HDFC Life, Aditya Birla Life, Tata AIA life