

# SAKSHI MALHOTRA

Mobile: +919810615607 ~ Email: Malhotra\_sakshi88@yahoo.com

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## **Personal Banker Authorizer, Manager** **Banking Operations Management / CRM/ Banking Sector**

A result oriented professional with overall **11 years'** experience in Branch Banking Operations encompassing, Client Relationship Management, Team Management in the Banking Sector. Currently working for **HDFC Bank Ltd., Bangalore as Personal Banker Authorizer**. A keen planner with the flair for implementing innovative Strategies for accelerated growth of the organization. A proactive planner with dexterity in identifying & adopting emerging trends to achieve organizational objectives and profitability norms. A proactive planner with abilities in devising effective strategies for augmenting business, identifying and penetrating new market segments, promoting products for business excellence. Customer focused and performance driven. Possess demonstrative excellence in general banking operations. Proficient in steering bottom line profitability by ensuring optimal utilization of available resources. Extensive experience in supervising and rendering quality customer service. Strong analytical, problem solving & organizational abilities. Possess a flexible & detail-oriented attitude.

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### **Broad performance Areas**

#### **Profit Centre Management**

- Managing banking functions spanning conceptualization of financial policies, systems/ procedures for exercising optimum control.
- Implementing policies/procedures for the all-round development of banks.
- Analyzing the financial capabilities of HNI clients for providing them apt investment solutions, ensuring that the solutions provided carry the minimum investment risk.
- Managing profit center operations with key focus on bottom line profitability by ensuring optimal utilization of available resources.
- Formulating business plans / strategies for maximizing profitability & revenue generation & realize organizational goals.

#### **Operations Management**

- o **General:** Overseeing entire gamut of branch operations spanning from inward/outward clearing to handling safe deposit lockers and Cash Management/ Bills & Remittances/ Liability Products. Heading complete branch operations with key focus on bottom line profitability by ensuring optimal utilization of available resources. Handling savings, current & fixed deposits, involved in fund management for branch as well as extending priority banking services. Ensuring compliance with statutory requirements laid down under different Acts governing Banking regulations.
- Taking feedback from Operations Executives so as to improve the customer service and ensuring that the best possible customer service is imparted to the clients.

#### **Customer Relationship Management**

- Monitoring the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level.
- Providing superior and responsive customer service to both external and internal groups through customer service skills.
- Managing customer centric banking operations & ensuring customer satisfaction by achieving delivery & service quality norms.

#### **Team Management**

- Leading & monitoring the performance of customer service officers, to ensure efficiency in operations .
- Identifying training needs across levels through mapping of skills required for different roles & analysis of the existing level of competencies.
- Implementing strategies for building team effectiveness by promoting a spirit of cooperation between team members.

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## CAREER CONTOUR

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**HDFC Bank Ltd.,**  
**Personal Banker Authorizer, Manager**

Since Apr 2016

Main Responsibilities pertain to Branch Management, Administration, Operation, Associate Development, Training of Staff and devising appropriate strategy for various directives. Handling team of 10-12 members.

Key Focus areas

Assets & Liabilities

### **Branch Health & Operations:**

1. Customer service index
2. Enhanced Due diligence
3. Risk profiling, assessment & Management
4. AML & KYC
5. Compliance & IAD scores
6. Rekyc & Net Promoter scores
7. Transactions Monitoring & Reporting
8. Accounts Opening
9. Demands Drafts/Pay Orders, RTGS/NEFT and Transfers
10. Term Deposits
11. Other Banking Operations

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**AXIS Bank Ltd.,**  
**Customer Service Officer, Retail Branch**  
**Banking**

2011-2016

### **➤ Key player in Operations**

#### **Key Focus Areas**

- Accounts Opening
- Demands Drafts/Pay Orders, RTGS/NEFT and Transfers
- Term Deposits
- Cash receipts/ Payments
- Outward Clearing / Inward Clearing
- Deposit loans & branch retail loans
- Other Banking Operations
- Transaction Banking
- Supervised term deposits/TDS deductions
- Cash retention limits
- Monitoring office accounts
- First time right processing of accounts
- Aadhar updating & REKYC
- Branch audit rating
- Branch Operations Health Index

## Academics

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↱ 2011 PGDM (Marketing, IT) from IMS Ghaziabad.  
↱ 2009 B.B.A (CAM) from DAV Institute of Management

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### Computer Proficiency:

Operating System	:	Windows 10.
Packages	:	MS Office
DBMS	:	MS Access
Banking Software	:	Finacle 7 & 10.2 ,Oracle Flexcube ,CRM

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### Personal Vitae

Date of Birth : 28<sup>th</sup> June 1988  
Religion : Hindu  
Linguistic Abilities : English, and Hindi  
Location : Bangalore