

KOMAL GARG

BANKING OPERATIONS



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Gurugram, India



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PERSONAL PROFILE

An accomplished professional with **nearly 10 years** of success and acknowledged for strengthening banks to lead in highly competitive environment by conceptualizing & implementing effective ideas / strategies that can add value to organization; targeting in roles in MNC; preferably in Gurugram

CERTIFICATIONS

Certified Insurance Regulatory and Development Authority (IRDA)

Certified National Institute of Securities Markets (NISM)

CORE COMPETENCIES

Branch Banking Operations
Customer Relationship Management
Data Verifications
Reports Management
Business Development/Revenue Growth
Audit/ Compliance Management
Escalation Management
Transaction Processing
KYC (Know Your Customer)
Fraud Analysis
Investment Services
Digital/Online Banking
Cross-Selling Strategies
Risk Analysis and Mitigation
Process Improvement
SLA/TAT Management
Fraud Prevention Techniques
Sales Target Achievement

SOFT SKILLS

Quick-Learner
Leader
Communicator
Collaborator
Thinker

PROFILE SUMMARY

- **Performance driven professional** with extensive experience in managing Branch Operations with focus on achieving profitability & strong customer relationship
- Successfully established control of **day-to-day operational** integrity and maintained financial control of branch profitability
- Skilled in streamlining operations, **identifying & mitigating risks and increasing branch** productivity through flawless execution of operations
- Competent in driving consistent **growth in revenue, improving top-line & bottom-line performance** and consistently increasing business; extensive knowledge of various banking products
- **Proficient** in successfully managing complete personal accounts of the customers, restructuring problematic accounts & maintaining highest customer service levels by responding professionally to customers' requests
- Ensured smooth functioning of banking processes in line with the preset guidelines involving **Productivity, TAT & Audit/Quality Scores**
- Skilled in **capability building & manpower planning, defined KPIs & metrics** for and ensured achievement of the goals to enhance organizational effectiveness
- **Team-based working style** coupled with the zeal to motivate peak individual performances with exceptional leadership skills; strong management skills along with effective communication, interpersonal and problem-solving skills

EDUCATION

- **2020:** MBA from Guru Jambheshwar University, Hissar
- **2010:** B.Com. from Kurukshetra University, Kurukshetra

ACHIEVEMENTS

- Successfully qualified for two foreign tour contests by meeting the six-month loan cover insurance target of 18 lakhs, first from October 2017 to March 2018 and then from April 2018 to September 2018
- Recognized with a special award from ICICI Lombard Insurance Company for achieving 5 lakhs in insurance sales in January 2018 while working with Indiabulls Housing Finance Ltd.
- Received a Certificate of Appreciation from ICICI Lombard Insurance Company for accomplishing 5 lakhs in insurance sales within one month while employed at IndiaBulls Housing Finance Ltd.
- Accomplished the JFM target for 2016 at Religare Securities Ltd., earning an all-expense-paid trip to Singapore and a Malaysian Cruise for outstanding performance in account opening and health policy sales
- Acknowledged for exceptional service, receiving contract extensions on multiple occasions

WORK EXPERIENCE

Axis Bank Ltd., Gurugram || Deputy Operation Manager || Jan'21-Present

Roles:

- Managing Financial & Non-Financial transactions
- Ensuring compliance with regulatory guidelines while processing trade transactions
- Working on Data Verification within defined TAT
- Improving operational management system, processing best practices to enhance efficiency & effectiveness
- Providing critical insights to the Product Team as a means to improve developing platform
- Owning overall relationships with new clients, involving managing on-boarding, smooth transition, increasing adoption, ensuring retention, and high levels of customer satisfaction
- Contributing to initiatives outside of customer conversations that better the customer experience
- Maintaining client relationships through follow-up and collecting regular feedback
- Negotiating, dealing, interacting, retaining and acquiring new customers
- Conducting thorough electronic scanning and validation of daily correspondence
- Optimizing clients' investment portfolios to drive financial growth
- Providing regular updates to clients and customers regarding their portfolio activity and achievements

ICICI Bank Ltd. | | Deputy Operations Manager | | Sep’19-Jan’21

Roles:

- Monitored business, compliance and operations
- Took decisions that are cost effective and generate revenue
- Worked on the branch sales targets and strategize to acquire new accounts and expand existing accounts by offering various financial products and services to the customer

Indiabulls Housing Finance Ltd. | | Independent Relationship Manager | | Aug’17-Aug’19

Roles:

- Retrieved Home Loan and Loan Against Property documents
- Engaged with Admin department officers, such as CA, IT Advocates, and Builder SETC
- Participated in diverse sales promotion activities
- Interacted with clients and applying sales strategies to enhance revenue
- Initiated phone calls to prospective clients and skillfully closing sales

PNB Metlife | | Relationship Manager | | Aug’16-Jul’17

Roles:

- Recognized the importance of fostering relationships
- Marketed new life insurance programs to corporate clients; consistently scheduled follow-up appointments with each existing client; managed customer requests for Policy Servicing
- Offered consistently high-quality customer service by showcasing extensive product knowledge

Religare Securities Ltd. | | Relationship Manager | | Sep’15-Jul’16

Roles:

- Coordinated with Admin Team; generated leads from existing customers; generated leads through TPVs & Increased cross sell of Insurance and Mutual Funds
- Managed several customers efficiently and in accordance with all customer service guidelines, including telephone guidelines

PERSONAL DETAILS

- **Date of Birth:** 7th Nov’1990
- **Languages Known:** Hindi & English
- **Address:** Sector 28, Saraswati Vihar, Behind Sahara Mall, M.G Road Gurugram-122002