

# AAKANKSHA KARAJGAONKAR GUPTA

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GROWTH THROUGH INNOVATION  
AND MARKET OPERATIONS KNOWLEDGE



## BANKING AND CREDIT OPERATIONS AND RELATIONSHIP MANAGEMENT

Tenured in Financial Services involving Credit and Loans >>> Transforming Operations & Teams >>> Relationship Operations

*Offering the distinct ability to forge and cultivate valuable relationships or creating understanding with growth strategies*

### FEW HIGHLIGHTS-

- Ranked 6<sup>th</sup> Pan India among 2000 branches of IDBI, thus achieved targets of CASA, term deposits and TPD.
- Received accolade for highest MSME disbursement in the region for FY 2021-22.
- Won several awards and accolades for cross-selling of insurance products, especially life insurance.
- Appreciated for asset growth and various internal credit contests.
- Achieved PAR ratings above 80% for all 9 years.
- Cleared JAIIB, CAIIB, NISM V A and IC 33 (IRDA).
- NTSE Scholar.
- Received awards for essay, debates and public speaking.

**Banking official with 9 years of experience** managing corporate client services for banks, including financial analysis, credit processing, sales, developing strong business plans, risk management, banking operations and compliance. Track record of defining and executing strategic and innovative initiatives **that deliver rapid impacts on operations**. Rich knowledge in performing a wide array of operations in the banking sector, entailing banking and branch operations, customer relationship management, audit and compliance, service operations, customer service, and insurance team management functions. Exposure to selling all types of banking products, including loans, term deposits, mutual funds, and insurance; in-depth understanding of processes and systems connected with the banking industry. A great listener and mentor, known for identifying and nurturing teams with strong learning skills.

### Signature Strengths

Banking Operations | CMA & Credit Assessment | Product Management and Cross Selling | Asset Management | Risk Management | Insurance & Mutual Funds | New Business Generation | People Management

### Professional Experience

#### IDBI Bank as Manager (Scale II); Since Jun 2014

*Worked on the positions of Customer Service Executive, Operations Manager (Scale I), and Asset Officer, Relationship Manager (Scale II)*

#### Key Achievements

- Independently processed all kinds of credit proposals for banks: MSME, government programmes, Mudra loans, mortgages, education loans, car loans, personal loans, home loans, credit cards, gold loans, KCC, and so on.
- Significantly evaluated more than 100 loan cases in a short period of 2 years.
- Established one semi-urban branch of the Bank.
- Have thorough knowledge of Banking Operations, Sales and Assets.

#### Key Responsibilities

#### Customer Relationship | Strategy Planning

- **Enhancing customer satisfaction, customer retention**, and company sales by developing, maximizing, and maintaining long-term relationships with potential and existing clients
- Managing the responsibility for overall service delivery, SLA management, and monitoring performance against key success metrics while identifying and mitigating risks.
- **Ensuring that client issues are promptly addressed**, providing resolution in a timely and professional manner, and striving to effectively communicate the brand message by planning and executing the appropriate brand communiqué.
- Achieving KPI targets set around awareness, proactivity, quality, and compliance, as well as being involved in planning to upsell and cross-sell solutions to existing customers.
- Identifying appropriate staffing levels and skills to fulfill objectives and tasks within budget parameters
- **Monitoring asset performance and recommending corrective measures**; preparing risk analyses and financial, investment, and asset management reports

### Operations and Product Management

- Ensuring deposit growth to obtain the bank's deposit growth objectives by promoting the bank's products and services.
- Providing overall direction, ensuring customer success, employee success, and operational efficiencies, while successfully executing a strategy to ensure all operational objectives
- Associating with local and regional leadership teams to develop and execute business plans
- Leading branch operations and daily activities like managing vault operations, ATM operations, remittances, customer requests, and other internal compliances.

### Conflict Resolution/Banking Administration

- Understanding the markets in which our business operates and the key trends and changes happening in these markets and using this knowledge to develop long-term plans for oneself or the team
- Looking for areas where team activities duplicate or conflict with those of other teams and working with them to resolve conflicts or remove duplication in a way that creates maximum benefit for the business, not maximum benefit for their team.
- Rendering administrative support to other customer care team members when the need arises or as instructed; keeping records of interactions and transactions with customers; maintaining details of customer complaints, inquiries, and comments
- Working across multiple verticals like cash, remittances, clearing, customer help desk, and so on; managing operational needs like fixed deposits, remittances, demand draughts, debit cards, and accounts.

### Team Building | People Management

- Maintaining seamless coordination with the team to select team members with acknowledged skills that align clearly with defined roles and responsibilities.
- Administering the promotion of these items or events among existing clients under management is consistent with the company's retention and growth objectives.
- Monitoring upcoming client renewals and the execution of the renewal strategy in support of client retention
- Developing goals and the execution of strategies within a department while providing technical direction and support to assigned staff.

### Credit Analysis | Loan Recovery and Compliance

- Analysing and processing of all kinds of credit proposals.
- Regular completion of loan related compliances.
- Vigorous follow up and recovery measures, preventing accounts from slipping into NPA and reviving existing NPA accounts.

## Education and Certifications

- **Masters in Business Administration (Finance)** from Manipal University, Jaipur through Online Mode (NAAC A+/UGC Certified)
- **2022: NISM Mutual Funds - V-A Certified**
- **2017: CAIIB & JAIIB** from the Indian Institute of Banking and Finance
- **2017: IC 33 Certified** from IRDA
- **2012: Bachelor of Physiotherapy** from Sri Aurobindo Institute of Medical Sciences - Devi Ahilya Vishwavidhyalaya Indore

**Personal Details** – DOB: 10/12/1986 | Language Proficiency: English, Hindi, and Marathi