

# Aanchal Pahwa

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Email

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Current Location: MORADABAD  
(UP)

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## PROFESSIONAL SUMMARY

Seeking position with an organization that can fully utilize my skill to achieve the business needs and objectives. As a Branch Operations Head, will ensure all operational functions are completely and properly performed by the staff while conveying a feeling of trust, service, security and satisfaction to all members.

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## SKILLS

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|---|--|
| <ul style="list-style-type: none"><li>• Customer service</li><li>• Relationship building and management</li><li>• New business generation</li></ul> | <ul style="list-style-type: none"><li>Financial services<ul style="list-style-type: none"><li>• Banking</li><li>• Financial advising</li></ul></li></ul> |
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## WORK HISTORY

**Deputy Branch Manager (Senior Manager)**

**IDFC First Bank LTD**

**May 2023 till Present**

### Role :-

- Ensure the smooth functioning of the day to day banking operations and services to the customer.
- To achieve Business Target in terms of Liability, Asset and Profit through quality.
- Booking and nurturing customer relationship and thus maintaining a healthy portfolio for the branch.
- Optimize profit-loss and balance sheet performance of the branch as well as other financial KPIs through acquiring low-cost liability.
- Maintain a high-quality portfolio as per the banks risk appetite and achieve or exceed

business targets.

- Oversee branch employee development through proper learning initiatives
- Maintain compliance culture in practice and behavior of the employees through regular monitoring, coaching, and managing the teammate
- Ensure compliance of service delivery and transaction processing in line with regulatory and bank policies
- Assist Branch Manager in decision making for smooth operation and boost business performance of the branch

### **Personal Banker Authorizer / Teller Authorizer (Manager)**

**HDFC Bank Ltd**

**Jan 2023 till May 2023**

#### **Role:-**

- Supervising and monitoring branch transactions and sales in order to enhance the value of existing accounts and retention of existing portfolio
- Supervise & monitor Personal Banker desks and contract sales staff
- Branch administration
- Lobby Management
- Ensure quality customer service is delivered
- Resolution of customer queries/complaints
- Customer service to ensure walk in customers issues
- Monitor Staff productivity and give guidance on improving the same in conjunction with the Branch Manager
- Monitoring of dummy accounts, suspense accounts, deferred accounts, accounts payable/ receivable
- Branch Operations and Audit Compliance

### **Branch Operations Head (Manager)**

**Axis Bank Ltd**

**Oct 2016 till Dec 2022**

#### **Role:-**

- Managed, supervised and coach teammates on the proper execution of banking center key plays while role modeling desired behaviors.
- Successfully and proactively managed risk in every business transaction leveraging identify, escalate, debate.
- Executed leader plays: leading from the lobby and meet the customer to engage and resolve complex customer issues and transactions.
- Identified and created strategies to successfully lower customer problem incidents.
- Observed and provided actionable feedback to each banking center teammate.
- Developed associates proficiency in all aspects of sales, service and operations for personal growth and advancement.

- Acted as an operations champion for our market leadership team by providing operational updates, best practices and assistance in managing operations for successful audits and risk management.

#### **Achievements:-**

- Promoted from DM to Manager 2021
- Qualified MORT contest
- Promoted from AM to DM in 2019
- Qualified NRI Homecoming contest in 2017,2018,2019,2020 through that done two international trip.
- Received awards for being Topper in LI contest every year.
- Received awards for remittances.

**Teller/Cashier, VB/CSO, PBRM**  
**ICICI Bank Ltd**  
**May 2014 till Sept 2016**

#### **Role:-**

- Managed the vault cash flow, accurately verified cash transactions and balanced cash draw at the end with zero errors.
- Managed a high-volume workload within a deadline driven environment with speed, accuracy and professionalism.
- Applied skills in cross-selling bank products and services, and in managing inquiries for new and existing customer.
- Acquired and retained clients through positive and efficient customer service
- Identify opportunities to cross-sell products and services while handling cash.
- Worked in a team to achieve targets and positive outcomes for customers and the bank

#### **Achievements: -**

- Received awards for Topper in LI
- Received awards for NOA Acquisitions.

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## SKILLS & CERTIFICATES

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Knowledge of Python Programming, SQL, Excel, Power Point

NISM Certificate

IRDA Certificate

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## EDUCATION

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2023

Executive PG Programme in Data Science | IIIT Bangalore  
Pursuing

2014

IFBI I SURAT  
PGDB - Banking operations

2013

NSM I SURAT  
PGDM - Finance and HR

2010

TMIMT I Moradabad, UP  
Graduate - BCA

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## DECLARATION

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I hereby declare that the above information is true to the best of my knowledge.

Aanchal Pahwa

