

**PRAGATI GANESH BILLA**

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A mid-level Banking Administrator offering almost 6 years of experience, targeting challenging assignments in Banking Operations Industry to create and deliver solutions tied to organizational development

# ǁ Career Summary ǁǁǁǁǁǁ

* Spearheaded sales, service and distribution of banking products across liabilities, assets, wealth & trade services for various customer segments such as mass, corporate, affluent NRIs & government services through multiple channels including bank branches, outbound sales teams, relationship teams & other alternate channels
* Improved branch productivity and drove consistent & efficient delivery of services by streamlining operations, conducting surprise audit checks and identifying & mitigating risks
* Managed risk-based monitoring for unusual activity including detection, investigation, suspicious reporting to law enforcement agencies, documented the file with supporting documents to make decision either to close the account or continue monitoring

# ǁ Core Competencies ǁǁǁǁǁǁ

Corporate Banking / Customer Servicing / Network Expansion / Portfolio Management / Revenue Maximization / Escalation & Complaint Management / Audit& Compliance Reporting & documentation / Financial needs analysis/ Upselling / Quality assurance / Risk assessments Process / Product improvement initiatives

# ǁ Personal Details ǁǁǁǁǁǁ

Date of Birth: 04th August 1992

Languages Known: English, Marathi, Hindi, Telugu

Mailing Address: 501,’A’ Wing, Sukhsagar CHS Ltd, Rajabhau Desai Marg, New Prabhadevi Road, Mumbai-400025

**ǁ Educational Qualifications ǁǁǁǁǁǁ**

* **B.Com. from Mumbai University in 2013 securing 75%**

# ǁ Certifications ǁǁǁǁǁǁ

* **Post-graduate Diploma in Banking Program from NIIT**
* **Certified Associate of Indian Institute of Banker from Indian Institute of Banking and Finance**

# ǁ Soft Skills ǁǁǁǁǁǁ

* Critical Thinking
* Effective Communication
* Leadership
* Time Management
* Risk Management
* Problem-Solving

**ǁ Professional Experience ǁǁǁǁǁǁ**

**Citi Bank, Location as Assistant Manager (Axis Phone Inbound Officer) from April 2022-Present Key Responsibilities:**

* Monitoring monthly metrics & KPIs, ensuring adherence to operational standards
* Reviewing internal process in accordance with internal and RBI requirements
* Catering to calls and managing clients via calls for credit card
* Explaining to consumers the value and benefits of Axis goods and services. -Assist customers with their questions
* Providing service with respect and precision, ensuring no customer complains
* Escalating consumer concerns to the appropriate internal stakeholders
* Resolving customer problems effectively in the first time, with high levels of customer satisfaction
* Minimum call time & upselling of predetermined items
* Achieving monthly individual/team-based sales targets & call quality objectives

**Yes Bank, Location May’17 – Jul’21**

**Growth Path**

**Senior Officer, Personal Banker and Team Leader, Retail Banking from Jan’19-Jul’21**

**Officer and Financial Crime Analyst (Cards and Payment Fraud Control Unit) from May’17-Jan’19**

**Key Responsibilities:**

* Managed day-to-day activities like vault management and branch operations
* Maintained compliance with operational procedures and regulatory controls, cash management, clearing, and decision- making in relation to daily banking processes is handled
* Catered to service level agreements, managing, monitoring, and resolving all complaints, investigations, and customer requests that come from Phone Banking and branches
* Dealt with the bank's internal and external auditors and inspectors in accordance with bank policies and statutory requirements, transactions involving NEFT, RTGS, and fund transfers
* Authorize transactions, perform KYC checks, and handle cash deposits.
* Manage team performance, provide guidance on audit compliance, and maintain records of customer interactions.
* Handled team with a talent for motivating, leading and inspiring teams to achieve high levels of success. Skilled leader with experience creating a positive and productive work environment. Dynamic leader with a proven ability to successfully lead teams to meet and exceed goals
* Collaborated with other internal departments and the Transaction Validation Unit (TVU) regarding frauds involving electronic commerce, UPI, ATMs, Net banking transaction and near-real-time transactions