**PinkyModi**

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**Experience Summary**

* Currently working as **Assistant General Manager – ICICI Bank, Retail Banking.**
* **Head Customer Service for Retail banking channels which comprises more than 4500 branches**
* **L**eading the Customer centricity culture and Customer Experience advocacy throughout the branch banking channel
* Rich diversified **18+ years of professional experience** in **Retail Banking**
* Extensive working experience in **Branch Banking Strategy, Customer Service Innovations, Compliance Triggers, Remote re-verification of banking transactions, Digital Transformation and Simplification Initiatives for Retail Banking, Business Continuity Planning**and**Front office Operations.**
* Rich experience in leading **c**ross-functional, multi-vendor Programs ensuring timely implementation of new Customer Segmentation and Service Initiatives.

**Banking Certifications**

* **Certified Associate of Indian Institute of Bankers (Indian Institute of Banking & Finance)**
* **Six Sigma Green belt certified**

**Education**

* Bachelor of Commerce (Accounting) from Calcutta University, India (1997 – 2000)
* Degree of Master of Business Administration from VisvaBharati University (2000 – 2003)

**Technical Skills**

Banking applications : I-Core, I-Sense, Finnacle Customer Relationship Management

Industry Focus : Retail Banking

Methodologies : Waterfall and SCRUM

**Few Best Projects and Role**

        Finnacle 7x – 10 x migration                         -    Project Lead, Finnacle CRM Migration

        Privilege Banking Launch                             -    Lead – Retail banking design and roll out

        SoX Implementation                                    -    Lead – Retail banking design and roll out

        Customer-as-a-maker initiatives -    Digital Transformation Owner

        Lean & Six Sigma Service improvement projects -    Program Owner

        RBI guidelines implementation for   De-monetisation -   Project Owner

        Queue Management System -    Project Owner

        # Simplify -    Service Experience Owner

        BCP planning for Run-on-the-bank -    Program Lead

        Design and Implementation of Insta banking kiosk -    Project Owner

* Set up Central Re-verification Unit- - Project Owner

**Professional Experience in detail**

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| **WORK**  **EXPERIENCE:**  Apr’ 15 – Present  Job Profile  Apr’ 13 – Apr’15  Job Profile | Joined ICICI Bank (India) November 2000 – Present  **Head  - Retail Banking Customer Service Experience**  Improving Service Experience through Effective Processes, Digitalization and Simplification Initiatives  Core member of steering committee for Customer migration to alternate channels such as digital channels  Managing and Identifying tactical responses to Customer Service escalations for Retail banking 4500+ branches. Driving targets for reduction in customer complaints by 50%  Reporting to Senior Management the progress and escalating issues with recommendations and potential solutions  Monitoring the Customer Satisfaction (C-Sat) score as per changes in the processes and factoring it in further changes, if required. Liaising with various teams to automate the process and feeds for generating customer satisfaction score  Experience in strategy methods such as value proposition canvas, customer journey mapping, and identifying KPI.  Devising matrices for monitoring customer satisfaction levels at a Bank level like Customer Survey through an agency, Quality in closure of customer requests by front end staff, closure of requests with in committed Turnaround time etc.  Implementation of Customer Relationship Management (CRM) tool for boarding and tracking customer requests - An end-to-end workflow for customer requests.  Implementation of enablers at all the retail branches for improvement in workflow during peak customer hours like Queue Management techniques, predicting footfall patterns and required hands on deck staff.  **Head Compliance Banking Transaction @ Retail Branches**  Set up back end unit for re-verification of banking transactions conducted by all branches. This unit ensured voucher hygiene and containment of risk of frauds.  Design and Implementation of pro-active fraud identification & management triggers.  Head - Branch Banking Processes  Responsible for reviewing and updating existing Branch Banking processes, proactive rollout of new processes as per changes in the customer expectation and industry trends  Charting process lifecycle for better customer experience vis-a-vis competition through detailed study of competition and benchmarking  Implementing regulatory changes on existing banking processes  Drive tangible and measurable improvements of key branch processes through the leadership, training and mentoring of SME’s  Focus on reducing processing time of employees enhancing their User Experience leading to their quality time in engagement with customers which could lead to customer advocacy  Enhancing Employee productivity by releasing staff bandwidth - Time and motion study analyzing staff hands-on-time (HoT) and projects on reducing HoT through digitalization. Improve employee efficiency by eliminating their NVAs. |
| Apr’10- Mar’13  Job Profile | Head - Business Continuity Planning for Retail Banking  Identification, review and optimisation of critical Retail banking processes  Analysing multiple Disaster Recovery scenarios and documenting the outcome of such analysis  Conducting BCP drills and pan India BCP training for Retail Banking  Continuous monitoring of incidents across pan India branches to review the BCP strategy  Documenting Emergency Response procedures, mapping roles for BCP champions and imparting training to the BCP champions for various BCP scenarios |
| Apr’08- Mar’10  Job Profile | Channel Migration Strategy – Retail Banking  Identification and Segregation of branch banking processes for optimum service experience  Migration of high volume and easy-to-execute processes to Self Service channels  Analysis of branch staff and activities for Branch banking staff realignment  Monitoring and analysis of the optimization process for continuous improvement  Leading Customer Service communication plan for driving the usage of alternate channels  Setting and driving bank-wide branch targets for migration of customers to Self Service channels  Provide evidence through measurement against goals that the objectives of each new process are achieved  Ensuring uniform information, communication and experience across all service channels |
| Aug’05- Mar’08  Job Profile | SoX and Retail Banking Helpline  National coordination role for SOX / Internal controls testing across branches  Internal controls & Sox - from conceptualization to designing to implementation of the entire SOX program including documentation and control testing, evaluating internal controls, reliability of financial reporting, compliance with applicable laws and regulations  Identification of risks and controls in processes in each branch banking process  Designing of sample selection criteria  Implementation of internal application called SoX toolkit  Central repository for audit reports of all the branches for SoX implementation  Leading the branch helpline for assisting branch staff with their queries on Retail Banking processes |
| Apr’04- Aug’05  Job Profile | Deputy Branch Manager  Operations Manager for Minto Park Branch  Audit and Compliance management for the branch  Managing a team of 8 Customer Service Officers  Managing cross-sell and upsell targets for the branch  Training new members on banking and Operations processes |
| Apr’03- Mar’ 04  Job Profile | Relationship Manager for Customer segment - Wealth Management  Enhancing customer relationship value for mapped High Net Worth clients  Offering Investment Advisory Services catering to their specialized service needs  Launched state wide (West Bengal state) e-search application for 360 degree search on Customer deliverables |
| Apr ‘02 – Mar ‘03  Job Profile:  Nov ‘00 – Mar’02  Job Profile: | Customer Service Manager Enhancing Customer relationship value and Cross sell  Level 2 verifier for branch transactions  Joint custodian of Locker and Cash vault  Train new joinees on the Operations process & banking provisions. Customer Service Officer – Front Office CASA account opening, transaction processing and Cash management  Managing Customer queries and complaints  Cross sell and upsell to walk-in customers  Handling deliverables and various payment instruments e.g. Demand Draft, cheque books etc |
| Nov ‘99–Nov ‘00  Job Profile: | Worked with HDFC Bank Ltd. as Tele- marketing Officer  Outbound calling to generate CASA leads  Follow-up to ensure timely account opening |