**SAURABH BHATIA**

Shambhu Ashram, Shastri Nagar, Krishna Nagar, Mathura

Phone: 8272824228 , 9410272672 Email: [bhatia.saurabh77@gmail.com](mailto:bhatia.saurabh77@gmail.com)



I am seeking a position within an ambitious & exciting company where I can utilize my managerial **11 Yrs** experience and be challenged to push myself further.

A well networked and highly successful branch operations manager with extensive customer service experience and working to set schedules and deadlines. Boasting a strong background of supporting staff & senior management, as well as possessing an excellent commercial approach to solving problems and developing business. Having the commercial and visual awareness to drive sales, manage profit and loss and ultimately increase branch profitability.

A tour through my enclosed resume shall take you through the details and I am confident, in my credentials you would find a perfect fit for the said job. Thank you for sparing your time.

I would appreciate the chance to meet with you in person to discuss as to how I could be a vital part of your organization.

Thanking you in anticipation.

Yours sincerely

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**BANKING PROFESSIONAL**

Seeking challenging assignments in the domain of **Retail branch Banking**



PROFESSIONAL EXPERIENCE

**HDFC BANK Since January 2015**

TELLER \PB AUTHORIZER

PROFILE

Executing the entire branch operations and Branch Sales .  
Cross Selling / Selling of CASA Products includig sale of Insurance, MF, Gold Loans, Vehicle Loans, Personal Loans, Home Loans, Educational Loans, Exchange of Foreign Currencies, Demat Accounts and other assets products.  
Responsible for the cash transactions including Receipts & Payments  
Responsible for adhering to the vault cash limits of the Branch.  
Ensuring the implementation of Clean Note Policy as per RBI Guidelines  
Monitoring of Suspicious transactions and reporting them as per the process of the bank.  
Monitoring cash transactions of Rupees Ten Lacs and above and reporting the same as per RBI Guidelines. Ensuring the KYC Documents and Income Proofs for such transactions are obtained from the customers .  
Carrying out surprise verification of Vault Cash / ATM Cash and Security Stationery including the Manager’s Cheques and Demand Drafts and deliverables..  
Responsible for the processing of RTGS Transactions  
Processing and reporting of FCY Transactions including Sell / Purchase of FCY as per the FEMA / RBI Guidelines.  
Responsible for the implementation of 5S , Service Quality Assurance and Lobby Management procedures at the branch.  
Ensuring generation of leads and conversion of quality CASA Accounts and TPP including Demat / Trading Accounts and ensuring cross selling so as to achieve customer loyalty including leading generation and closure of MF leads and providing customer service  
Responsible for Audit Compliance.  
Ensuring KYC compliance and AML checks in Account opening and ensuring that FTNR is under control.

Promoted in Oct 2018 and elevated as Senior Manager from Manager.

**KOTAK MAHINDRA BANK Since August 2013**

**Brach Operations Manager**

**Duties and Responsibilities**

Lead the Service Team.

Ensuring regulatory and procedural compliance

To co-ordinate the audit of the branch

Ensuring service excellence to enhance portfolio, control retention and better cross sell

Authorize and check RO / SO entries

Check end products

Check vouchers to clear transactions of Rs. 10 lakhs & above

Vault / Key custodian

Responsible for Audit Compliance.  
Ensuring KYC compliance and AML checks in Account opening and ensuring that FTNR is under control.

**ICICI BANK LTD since July 2007**

**Customer Service Officer**

* Achieve sales targets and providing Customer service
* Relationship Management for a Portfolio of customers
* Responsible for Cross Sell & enhancing relationship with existing customers
* Customer service to ensure walk in customers issues
* Selling of Investment products like Mutual Fund, Insurance & Current account & Saving account
* Managing Operations like A/c opening, Fixed Deposit, Lockers, and Forex etc
* Deepening of existing Current account & saving account relationships
* Generation of referrals from internal database
* Customer acquisition & cross sell to walk in customers
* Report Generation & filing
* Generate business and cross sell all products and services of the Bank
* Enhance the value of existing accounts of Current account & saving account customers. Retention of accounts
* Pins custodian
* Review all critical reports, monitor cash levels, fraud control, etc
* Branch administration & ATM (onsite) management
* Branch Operations and Audit Compliance



EDUCATIONAL CREDENTIALS

**PG Diploma in Banking Operations** 2007

IFBI, Delhi

**Bachelor of Business Administration** 2006

Bhim Rao University, Agra



**Date of Birth**: 30th August 1985