

# Curriculum Vitae

Payal Priya  
Masters of Business Administration (Finance)  
Relationship Manager at HDFC Bank  
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## Relationship Manager at HDFC Bank (Corporate Office Sector 10 Rohini, Delhi)

**14<sup>th</sup> July -2016 – 12th March- 2020**

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- Surveillance and settlement operation
- Create and support client retention strategies for existing customer base and for new customers
- Strengthening working relationships with clients, utilizing excellent communication techniques
- Client acquisition and KYC functions
- Handling Account opening processing
- Assist in Credit Controlling managements
- Expertise in Mobile Banking operation
- To Achieve over all business targets on volumes and profitability for the specific ECG customers.
- To keep a check on the performance of accounts and overall portfolio
- Improvement on yield for the Bank so that the Portfolio has a strong Return on capital – RM portfolio level
- Cross sell of all products of the Bank and be the front face of the bank for all products
- Ensure that all the management guidance is properly adhered to for effective management guidance implementation
- Tracking of deferrals and updating all information as per RBI and credit regulations on the specific accounts. Management of deferrals/ pre and post documentation
- Credit appraisal process to be done timely - Recommendation of Credit Limits
- Relationship building with both internal and external customer of the RM. Client satisfaction and taking care of all banking needs of the customer
- To make sure high level of client satisfaction
- Team management – working as a team and do act as support to other team members when required. In line with Banks initiatives of growth

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## Academic Credentials

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Examination Name	Board	Year of Passing
Secondary Education	CBSE	2005
Higher Secondary	Bihar Board	2007
Graduation	Bhagalpur University	2010
MBA (Finance) / Post Graduation	Sikkim Manipal University	2016

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### Other Certifications and Expertise

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- Certification Course in DCA Computer Applications
- Certified Graduate in Music from Allhabad Univertsity
- Expertise in Computers (PowerPoint, Excel and Words. MIS and Documentation skills)
- Expertise in handling several banking portals and Flexcube, cbci, CRM, CSP,
- Expertise in making Daily, Weekly and Monthly MIS on Microsoft Excell

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### Personal Information

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- Father's Name : Mr Kedar Prasad Verma
- Mother's Name : Mrs. Vidya Sinha
- Date of Birth : 19.12.1990
- Marital Status : Unmarried
- Nationality : Indian
- Languages Known : Hindi & English
- Current Location : New Delhi

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### Professional Information

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- Current Employer Name : HDB Financial Services
- Deputed at : HDFC Bank, Corporate Branch, Rohini, New Delhi
- Current CTC : 4.0 LPA + Incentives
- Expected CTC : As per Company norms
- Availability to join : Within 10 -15 Days

A Core Banker by Profession and Passion. Ability to lead a department individually. A Perfect Team Player with ability to lead a team as and when required.

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### Declaration

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I hereby confirm that the information in this document is accurate and true to the best of my knowledge.

**Place: New Delhi**

**Date :**

**Payal Priya**

**(Signature)**