**PARUL BHATIA**

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**Flat No.2035, 20th Floor, Tower – i, Gaur Sports Wood, Sector 79, Noida.**

### BRIEF OVERVIEW

* Exposure in managing Retail Branch Banking operations & Customer service.
* Good Knowledge of KYC.
* Excellent track record of working towards achieving highest possible customer satisfaction levels.
* Ability to perform under pressure and achieving the pre-determined targets within stipulated time frame.
* Excellent communication and interpersonal skills with proven team building and organisational abilities.
* Authorising Foreign Exchange Remittances.
* Responsible for Audit Compliances.
* Liasioning with large corporates.
* Organising various Aadhar Card camps, Jan Dhan Yojna Account camps & Blood Donation drives.

**PROFESSIONAL EXPERIENCE**

**ICICI Bank Ltd**

Designation – Manager –II

**Aug. 2019 – till date**

**Branch Head**

**Key Responsibilities**

* Handling a team of 5 staff
* Responsible for Achieving Branch targets.

##### IDFC First Bank Ltd

##### New Friends Colony, New Delhi (2nd Largest Branch of Delhi)

Designation – Senior Manager

**October 2017 – Aug. 2019**

**Deputy Branch Manager**

**Key Responsibilities**

* Supervising Branch Operations & Customer Service.
* Responsible for Audit Compliances.
* Responsible for KYC Compliances.
* Addressing Customer Grievances.
* Cross-Sell of Various Banking Products And Services
* On Demand Customised Products for large corporates/ Key CASA / TD customers.
* Promoting Digital Banking through Various channels like Mobile Apps/ Net Banking.
* Recruitment and Training of Various Service Staff handling different roles in the Branch
* Responsible for the overall Look and Feel of the branch.
* Responsible for CASA growth /TD growth/TPP Sales /Assets.
* Investigating Suspicious Accounts/Transactions.
* Executing Foreign Exchange Remittances.
* Approving Financial Transactions.

##### HDFC Bank Ltd, Vasant Vihar, New Delhi (One of the oldest Branch of HDFC Bank Ltd with GL size of Rs.1100 Cr.)

##### Designation - Manager

##### July 2012 – October 2015

##### *Branch Operations Manager*

**Key Responsibilities**

* Managing a team of ten officials.
* Responsible for KYC & audit compliances.
* Responsible for lobby management & other hygiene factors.
* Authorising transactions.
* BJR checking.
* Ensuring quality Customer Service.
* Responsible for smooth running of Branch Operations.
* Handling customer escalations.
* Responsible for Monthly & fortnightly Surprise verifications.
* Maintaining TATs.
* Branch Delegated Authority for approving Account Opening forms.
* Investigating suspicious transactions & suspicious Account.

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##### Oct. 2009 – June2012

***Teller Authorizer - Retail Branch Banking , Deer Park, Safdarjung Enclave, New Delhi***

**Key Responsibilities**

* Managing operations at the teller counter.
* Supervising Teller team.
* Responsible for driving sales at the teller section and achievement of the assigned target
* Co-ordination with Currency chest and CPU for smooth functioning of daily branch activities.
* Responsible for all statutory / regulatory / internal compliances at the branch.
* Handling all audit related issues and compliances. Daily monitoring of large transactions and TOD reports of the branch.
* Accountable for smooth & error free Branch Operations.
* Verifying / Authorising all sensitive & large value transactions as per the bank’s process & delegation matrix to ensure appropriate balance between customer service and applicable regulations.
* Fortnightly verification of ATM machines.
* Resolving all types of customer complaints as per the standards of the bank.
* Vault Custodian of the Branch.
* Checking / Monitoring EOD reports.
* Monitoring of dummy accounts, suspense accounts, deferred accounts, accounts payable / receivable, reconciliation and maintenance of suspense accounts
* Fortnightly reporting of suspense accounts, LTR and TOD.
* Authorizing, supervising and reporting Foreign Exchange Transactions.
* Ensuring that Branch adheres to Know You Customer (KYC) & Anti Money Laundering (AML) norms at all times.

**Joined HDFC Bank in September 2007 as Teller, later on moved to the Profile of Personal Banker-Operations**

**Key Responsibilities**

* Providing front end services to the customers like cash handling, making Demand Drafts.
* Providing services like RTGS, NEFT, Remittances and other forex services.
* Processing tax Challans
* Handling lockers.
* Handling Deliverables like Debit cards, and pins.

**THOMAS COOK (INDIA) LTD**

**Foreign Exchange Services**

**MAY 2007-SEPTEMBER 2007**

***Executive Trainee***

**Key Responsibilities:**

* Handling Foreign exchange Services.
* Coordinating with corporate clients regarding Foreign Exchange requirements.
* Handled all MIS generation and reconciliation issues.
* Handling International Wireless Funds Transfer.
* Cross Selling various products like Forex Cards, Travel insurance.

**WWICS (World Wide Group)**

**October 2005-August 2006**

**Relationship Executive**

## Key Responsibilities:

## Giving presentations

## Conducting seminars

## Participating in Education fairs.

## Responding to customer queries.

## Coordinating with head office.

## Preparing visa files

## Generating leads

**Job Accomplishments :** Ranked as top performer all over India for four

consecutive months.

**EDUCATION**

**Professional:**

MBA *2006*

(Specialization : Finance )

JAIIB

APGDCA *2004*

(Specialization : Computer Science)

**Academics:**

Bachelor of Commerce ***2003***

**STRENGTHS**

* Achievement oriented with excellent team management skills.
* Ability to manage change with ease.
* Customer Oriented.
* Proven strength in problem solving, coordination and financial analysis.
* Efficient Time Management.

**PERSONAL DETAILS**

Date of Birth: 17 May, 1982

Languages known: English, Hindi, Punjabi