

Kanika Aggarwal

Relationship Manager | Trade Forex / Business Banking

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Expertise

- ✓ Retail Banking products
- ✓ Account Development
- ✓ Relationship Management
- ✓ Key Account Management
- ✓ Training and Development
- ✓ MIS Management
- ✓ Basic Data Analysis

Accomplishments

Cost Saving Of approx. 30% of Annual Budget

In Forus Group, as an administration manager, through efficient adaptation and implementation of QuickBooks in former company and teamwork, my team saved the company over 30% of costs in late payments. The new application process was implemented in vendor system as well to realize the pending receivable on time resulting in further savings.

Exceeded throughput target by 90%

In ICICI Bank, I trained all branch staff from Officer to Branch Manager about product offering to increase throughput. Offering rate discounts to clients, creating a database of all past transactions, streamlining contests for staff to keep them engaged with our offering for better share of mind.

Business Generation

In 2013 while working in ICICI Bank, We created a new stream of revenue generation for in form of Travel Agents, FFMC, Education Consultants, Visa Agents to generate additional volume and incentivizing the channel partners by revenue sharing and eventually building customer base for the bank. Negotiated over USD 100,000 monthly volume from channel partners.

Top 3 PM's in PAN -India Level, awarded in 2016

Awarded as Second-Best PM across Bank in 2016 for maximum revenue generation in FY 2016.

Certifications

- ❖ Trade Forex and CMS Certification at Yes Bank (2021).
- ❖ Total Quality Management training at ICICI Bank (2016).
- ❖ Leadership Skills Training at ICICI Bank (2015)
- ❖ Advance training for forex exchange Managers at Delhi (ICICI Bank 2013)

About Me

Result-orientated sales professional with 11+ years of experience across banking verticals covering project and product management including developing, implementing and supporting revenue generation for new launch products. A fast and eager learner, I am detail oriented and adapt to changing project requirements quickly to meet business goals. Comfortable with ambiguity and thrive in fast-paced environment.

Work Experience

Organization: Yes Bank

June'21 – Present

Role: Yes First Business Banking RM (Senior Manager) Wealth Management

- ❖ Accelerated portfolio size from 60 crore to INR 80 Crore in nine months with product penetration growth by 58%.
- ❖ Established and curated strategic partnerships with CA's and other players which resulted in INR 5 Lakh additional annual revenue.
- ❖ Handling a client base of over 250+ Super HNI clients of bank primarily dealing with international trade product offerings

Highlights:

- ❖ Won Regional contest for highest general insurance penetration in portfolio in June'22.
- ❖ Won Zonal Contest and attended felicitation in Agra for Dec'21.
- ❖ Won Regional contest for Lunch with RH for General Insurance in Nov'21.
- ❖ Won the monthly Zonal contest for General Insurance in Jan'22.
- ❖ Contributed over 20 Crore for EOP in Existing portfolio in Mar'22

Organization: Axis Bank

Sep'19 – June'21

Role: Commercial Banking Group Relationship Manager (SME Segment)

- ❖ Portfolio management with cross sell of various products like Working Capital CC/OD/LC/BG/Term loan, Credit cards, Accounts, Fixed deposits, etc. to increase customer wallet share with bank.
- ❖ Devising & implementing plans to strengthen the business operations and achieve targets.
- ❖ Creation of database of companies which are cash rich and can grow the Liability book of the bank. Identifying potential clients & their banking needs, specifically focusing on forex offering.

Organization: Forus Group (Mauritius)

Aug'17 – July'19

Role: Administrative Manager (Growth Team)

- ❖ Acted as liaison between 9 separate companies for all financial and administration work.
- ❖ Researched user behavior and led strategic product roadmap discussion across multi-functional teams.
- ❖ Integrated all accounting reporting system into QuickBooks sales workflow, which led to 30% reduction in cost due to better payment system management. Streamlined all audit queries for past 2 years which resulted in penalty saving of over 1 hundred thousand MUR.

Organization: Kotak Mahindra Bank

Jan'17 – May'17

Role: Senior Manager – Privy Relationship Manager

- ❖ Managing a portfolio of High-Net-Worth Individuals as well as Corporates for their trade foreign exchange service requirements.
- ❖ Dealing with Small Scale Businessmen as well as Medium Scale businessmen in funding their expansion ideas.
- ❖ Onboarding new clients with trade foreign exchange requirements in the bank.
- ❖ Cross selling banking products as per customer requirement to increase the wallet share of existing customers with bank.
- ❖ Acting as a link between customers as well as branches in business banking transactions along with asset proposition for clients.

Academics

Post Graduate Certification in Product Management

Duke University- Online (2022-Ongoing)

Masters Business Administration in Marketing (MBA) from ICFAI Ahmedabad

ICFAI University – Hyderabad (2011)

Bachelors of Journalism (Mass Communication)

Guru Gobind Singh Indraprastha University – Delhi (2008): 76%

Higher Secondary (C.B.S.E.)

Kulachi Hansraj Model School, Delhi (2005): 65%

Senior Secondary (C.B.S.E.)

Kulachi Hansraj Model School, Delhi (2003): 75%

Projects

Product Artefacts for Millennials in their Flat mate search, Online

Conducting surveys, creating personas and understanding user journey in order to understand user pain points and generating ideas for new products.

Sketching and wireframing of health app for users, Online

Conducting user surveys, creating personas, journey map and finally using sketchpad and Whimsical to create sketches and wireframes for product development.

Creating rival app for Zomato/Swiggy in food delivery market, Online

Understanding market by conducting research, finalizing target audience, conducting surveys, interviews, creating personas, journey map, creating MVP, sketching, wireframing and prototyping apping Marvel.

Punj Lloyd, Gurgaon Feb'10 – May'10

Tender filling and applying procedure. Interacting with top executives to ascertain the job responsibilities of marketing executives.

Doordarshan, India Sep'07 – Oct'07

Worked on "Kidz Island" still frames and "Gumshuda Ki Khoj" running frames. Creating End roll and starting credits for various shows like "Krishi Darshan". Learning offline and online video editing.

Organization: ICICI Bank, India

Mar'13 – Dec'16

Role: Manager – Forex

- ❖ Handling over 15 branches for foreign exchange services.
- ❖ Responsible for resolving customer complaints and grievances in Delhi region to ensure maximum customer satisfaction.
- ❖ Network Development, planning and execution assistance for achieving Annual Operating plan.
- ❖ Skill development of new employees.
- ❖ Channel Partner handling and Maintaining Relationships with various educational institutes, education consultants, travel agents, etc for continuous business generation.
- ❖ Led a project to generate additional source of income for bank, creating a trusting, respectful tie ups in the process.

Achievements:

- ✚ Constantly achieved Key performance targets for **Volume & Revenue** across the tenure in bank.
- ✚ Won **FOREX FALCONS** for achieving maximum revenue **PAN IINDIA** reaching Second position in **Jan-Feb'16 for FY 15-16**.
- ✚ Surpassed Volume Achievement by 70% and Revenue achievement by 85% for FY 16 as compared to FY 15.
- ✚ **Streamlined and integrated** new **"Outbound"** forex channel with existing branch channel, thus generating New Revenue Stream for the bank.
- ✚ Awarded a membership in **ShubhArambh Club** membership for outstanding performance in FY 15.
- ✚ Conducted Various Training at Branch Locations and for new recruits.

Organization: HDFC Bank, India

Apr'11 – Sep'12

Role: Deputy Manager - Banking

- ❖ Held accountable for formulating competent strategies with a view to penetrate new accounts and expand existing one with wide range of financial products.
- ❖ Managing a portfolio of High-Net-Worth Individuals as well as Corporates for all their banking requirements for products like Savings accounts, Current accounts, deposits, investments, loans, mortgages, demat, etc.
- ❖ Cross selling banking products as per customer requirement to increase the wallet share of existing customers with bank.
- ❖ Liaised with Corporates and HNI clients, ensuring customer satisfaction by achieving delivery and service quality norms.

Achievements:

- ✚ Awarded **All India Loan against property contest Winner** in FY 12 with cash vouchers worth INR 4000.
- ❖ Won various **certificates and prizes** for selling investment products over the counter with spot closure.

Skills:

- ❖ **MS Office**
- ❖ **Scrum**
- ❖ **Jira**
- ❖ **Marvel**
- ❖ **Whimsical**