

# PRIYANKA PRIYADARSHINI

Contact No.: +91 9167445770 ~ E-Mail: [priyanka.priyadarshini13@hotmail.com](mailto:priyanka.priyadarshini13@hotmail.com)

## PROFESSIONAL BRIEF

- ◆ An astute professional with over 11 years of expertise in banking, customer relations, operations and addressing industry requirements to achieve organizational objectives & profitability norms.
- ◆ Acquired experience in interfacing with clients for rendering consultancy on financial products and managing backend operations across assignments.
- ◆ Skill Set entails:
  - Leadership & Team Building
  - Sales & Marketing
  - Profit Centre Operations
  - Business Development
  - Revenue Generation
  - Portfolio Management
  - Client Relationship Management
  - Investment Advisory
  - Team Management
- ◆ Expertise in managing operations, conducting financial analysis, checking credit points and controlling delinquency with key focus on optimal utilization of resources.
- ◆ Enterprising leader with skills in mentoring and motivating individuals towards maximising productivity as well as in forming cohesive team environments.
- ◆ Track record of consistently achieving the projected targets at branches, building dynamic teams, identifying high-yielding services and products during the career span.

## AREAS OF EXPERTISE

### Branch Administration

- ✦ Implementing competent strategies for asset & liability business with a view to penetrate new accounts and expand existing ones for meeting pre-determined business objectives and targets.
- ✦ Identifying new streams for revenue growth and developing marketing plans to build consumer preference.
- ✦ Maintaining branch records.

### Customer Relationship Management

- ✦ Maintaining and developing customer relationships for business development & target achievement.
- ✦ Creating and sustaining a dynamic environment to foster development opportunities and motivate high performance amongst channel members.

### Sales and Marketing

- ✦ Consistently interacting with the prospective clients and diligently following up with prospects to reduce the conversion time efficiently.
- ✦ Analysing market reports and monitoring competitors' activities for facilitating the hierarchy for decision making.
- ✦ Recognizing & establishing financially strong and reliable channel partners for deeper market penetration; providing training & direction for ensuring quality performance.

### Team Management

- ✦ Recruiting, mentoring, training and development of the field functionaries to ensure the sales and operational efficiency.
- ✦ Creating and sustaining a dynamic environment that fosters the development opportunities and motivates the high performance amongst the team members.

## EXPERIENCE CHRONOLOGY

### February 2022 Till date with Kotak Mahindra Bank Ltd as Branch Manager

- ✦ Played a stellar role in ensuring the overall achievement of business targets. (Sales and Compliance).
- ✦ Executes the Branch Strategy in line with existing strategies of the Bank.
- ✦ Sustained Revenue generation for the branch through cross sell of TPP, RA & BB Products.
- ✦ Liabilities mobilisation through CASA portfolio growth in the Branch catchment through superior Customer Service.

- ☞ Ensure efficient Complaint management in specified TAT.
- ☞ Ensure Role Clarity to employees in the branch & manage attrition Performance management.
- ☞ Track & monitor daily productivity and book movement of the branch.

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**September 2017 – January 2022 with Bandhan Bank Ltd. as Assistant Branch Manager**

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**Core Competencies:**

- ☞ Branch Operations and Audit Compliance
- ☞ Played a stellar role in ensuring the overall achievement of business targets. (Sales and Compliance)
- ☞ Supervised the branch sales, handled complaints, and reviewed the branch business reports.
- ☞ Holds the distinction of ensuring strict adherence to the Bank and RBI rules and regulations.
- ☞ Demonstrated excellence in assigning the product portfolio to staffs as per their competence and attitude.
- ☞ Holds the merit of developing new market territories.
- ☞ Untapped market regions developed as profitable markets for the company.
- ☞ Market share captured with remarkable presence.
- ☞ Spearheaded a Team for new customer acquisition.
- ☞ Dexterously involved in handling various Customer Account for Float in CASA and upgrading the same for the Privilege, HNI and Wealth Customers.
- ☞ Generate business, cross sell and monitor cross sales of Customer Relationship Officers

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**Sep 2015– Aug'17 with Indusind Bank Ltd., as Operations Manager**

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**Core Competencies:**

- ☞ Resolution of customer queries/complaints
- ☞ Branch Operations and Audit Compliance
- ☞ Supervise & Monitor Customer Relationship Officers and teller in terms of productivity & other operational issues
- ☞ Customer service to ensure walk in customers issues
- ☞ Monitoring all office accounts
- ☞ Generate business, cross sell and monitor cross sales of Customer Relationship Officers
- ☞ Responsible for acquisition through direct sales to walk-in as well as referrals from walk-in customers
- ☞ Deepening of relationship with existing customers who walk-in, through cross sell of all products and services
- ☞ Enhancing the value of existing accounts and Retention of existing portfolio

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**Sep 2011 – Sep' 15 with Axis Bank, as Service Relationship Manager**

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**Core Competencies:**

- ☞ Proficient in using finacle software required for executing various banking operations transactions of our premium clients by coordinating with the product and process team when required.
- ☞ Executing trade transactions for Burgundy customers through money ware & processing of forex transactions through Intellect software for NRI & HNI clients.
- ☞ Handling banking operations and all service related activities of the Burgundy, Priority and NRI customers.
- ☞ To ensure that all operations KYC complied and as per the norms set by the bank.
- ☞ Handling Customer queries to maintain customer satisfaction and Identifying opportunities to manage their investment to enhance customer relationships and boost revenue
- ☞ Managing a team of 4 RMS to ensure that given target is achieved by the team. Maintaining various MIS reports for analysing the performance of the team and the team members.

**PROFESSIONAL QUALIFICATION**

- ☞ **Certified IRDA** for General Insurance
- ☞ **Certified IRDA** for Life Insurance
- ☞ **Certified NSDL Depository**
- ☞ **Certified AMFI** for Mutual Fund

**NOTEWORTHY ATTAINMENTS**

**Bandhan Bank**

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- ↵ Ranked No 1 in SA book growth amongst Pheonix Branches for FY 2022-23.
  - ↵ Achieved 5 rating in PMS for phenomenal performance in FY 2018-19 & 2020-21
  - ↵ Played an instrumental role as a leader to achieve A in the audit rating in FY 2018-19 & 2020-21
  - ↵ Qualified in all the contests run by Head Office as well as Cluster Office.
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- ↵ MBA in Finance from Utkal University year 2010 with 75.75 %
- ↵ Bachelor of Commerce (Hons.) from Berhampur University, year 2008, secured 71%
- ↵ 12<sup>th</sup> Higher Secondary Education, year 2005, secured 69%
- ↵ 10<sup>th</sup> from St Vincent Convent school ICSE board year 2003, secured 80%

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#### PERSONAL DOSSIER

Date of Birth: 13<sup>th</sup> September 1986  
Marital Status: Married  
Languages Known: English, Hindi, and Oriya  
Address : C 83 8<sup>th</sup> floor Kalpataru Jade Pancard Club road Baner 411045