

CHHAYA SHARMA

CONTACT



Noida, 201301



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CORE QUALIFICATIONS

- Catalyst in Handling: ~ Strategy Planning ~ Internal Audits ~ Customer finance portfolio ~ Day-to-day banking Operations ~ Customer Relationship Management ~ General Administration ~ Team Management ~Daily, Monthly and Yearly financial closing activities
- Effectively & efficiently with a critical focus on bottom-line profitability and Coordinating with various branches.
- Rich experience in handling customer escalations & queries related to their financial concerns.
- Wealth of expertise in cementing healthy relationship with peers to accomplishing Corporate goals
- Displayed business acumen in leading & managing the business goals.
- Sales strategies and planning
- Operations planning
- Cross-functional team leadership
- Reporting management
- Cross-functional communication
- Influencing and negotiating
- Budget oversight
- Business performance management
- Multi-unit operations management
- Procedure development
- Operational troubleshooting
- Continuous improvements
- Client relationship management
- Workforce training and development

ACCOMPLISHMENTS

- Adhered to **regulatory compliance such as RBI** to ensure smooth banking operations.
- Ramped up the **client satisfaction score by 100%** through regularly interacting with clients and ensuring

Results-driven professional with 16 years of extensive experience in the banking sector, specializing in enhancing efficiency in banking operations and internal audit functions.

Seeking middle management positions within the corporate sector.

Adept at navigating the intricate landscape of banking operations and internal audits, I bring a wealth of knowledge and expertise to contribute significantly to meeting organizational challenges.

Proven record of accomplishment in delivering impactful strategies and optimizing internal processes to drive organizational success.

Eager to leverage my skills to add substantial value, I am committed to helping companies achieve their operational objectives.

EXPERIENCE

September 2011 - Current

Senior Manager - Branch Operations Head Axis Bank Ltd, New Delhi

- Plan, execute, and finalize internal audits to ensure adherence to processes.
- Ensuring audit compliance and risk control measures are in place.
- To cultivate robust analytical and problem-solving skills among team members.
- Overseeing comprehensive business operations with a focus on profitability, including the forecasting of monthly and annual sales targets and their timely execution through effective organizational planning.
- Driving business growth through identification & penetration of new market segments for attainment of targets with a view to optimising revenue
- Monitoring portfolio performance of clients and ensuring compliance with statutory requirements laid by acts governing banking regulations
- Overseeing the performance of Relationship Managers and sales Executives across all branches and generating various performance evaluation MIS.
- Consistently meeting a 100% Turnaround Time (TAT) against the established benchmark while maintaining strict adherence to Service Level Agreements (SLAs).
- Leading, mentoring, training & monitoring the performance of the team members to ensure efficiency in process, operations and meeting of individual & group targets
- Administering activities such as inward clearing, outward clearing & financial transactions, which include all kinds of receipt & payment, internal transfers, RTGS and NEFT
- Handling and managing Audits (Internal and external)
- Managing day-to-day banking operations such as passing the transactions like internal transfers, which includes all kind of receipts & payments, demand drafts/pay orders, NEFT/RTGS and processing the corporate salaries.
- Responsible for preparing reports related to branch revenue generation (Weekly and monthly)
- Handling statutory notices, death claim settlements

that queries and escalations were addressed on time.

- Successfully Streamline various Branch Operations as per guidelines to **avoid any Nonconformity during external Audits.**
- Significant exposure to conceptualizing & implementing competent

REFERENCES

REFERENCES: Available on Request

- Handling the role of Authorizer
- Overseeing activities related to back-office operations
- Accomplishments:
- Adhered to regulatory compliance such as RBI to ensure smooth banking finance operations
- Ramped up customer satisfaction score by 100% through regular interaction with clients and ensuring that queries & escalations were addressed on time
- Managed customer service operations, and ensured customer delight by achieving delivery & quality service in the shortest possible time.

August 2010 - August 2011

Personal Banker *HDFC Bank Ltd*, New Delhi

- Attended customer queries generating from branches within TAT
- Involved in maintenance & balancing of stock of deliverables
- Ascertained audit compliance and risk control at the respective branch
- Accomplishments:
- Ramped up the client satisfaction score by 100% through regularly interacting with clients and ensuring that queries and escalations were addressed on time
- Managed customer service operations, ensured customer delight by achieving delivery & quality service in the shortest possible time
- Adhered to regulatory compliance such as RBI for ensuring smooth banking operations

March 2007 - July 2010

Officer *ICICI Bank Ltd*, New Delhi

- Ascertained audit compliance and risk control at the respective branch
- Managed cash while sitting at main cash counters
- Administered deliverables and maintained the stocks of ATM / debit cards, internet user ids & passwords
- Accomplishments:
- Ramped up the client satisfaction score by 100% through regularly interacting with clients and ensuring that queries and escalations were addressed on time
- Managed customer service operations, ensured customer delight by achieving delivery & quality service in the shortest possible time
- Adhered to regulatory compliance such as RBI for ensuring smooth banking operations.

EDUCATION

2013

Master of Business Administration Finance

Institute of Management Technology, Ghaziabad, UP

Coursework: **Post Graduate Diploma in Management (Finance)**

Financial Accounting, Corporate Finance, Investments, Risk

Management, Wealth Management, Financial Derivatives,

International Finance, Behavioral Finance, Fintech, Data Analytics.

2006

Bachelor of Science B.Sc (Hons) Chemistry

Deshbandhu College, New Delhi, DL