

Kriti Tiwari

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An **enthusiastic** professional targeting assignments in **Banking Operations** with an organization of high repute preferably in **Banking and Finance** industry

Location Preference: Satna & Jabalpur (M.P)

PROFILE SUMMARY

- A result-oriented professional with nearly 8years of experience in Retail Banking Operations & Business Development
- Exposure of adhering to service standards of the bank and regulatory compliance as laid down by the RBI and other regulatory authorities
- expertise in managing general banking functions in co-ordination with internal / external departments for smooth operations
- Dedicated to exceptional customer service with the ability to cultivate positive rapport and nurture relationships by offering services beyond expectations
- In-depth understanding of all processes and systems connected with banking industry
- Expert at liaising /negotiating with clients for acquisition of contracts starting from idea generation, concept development, requirement gathering, proposal making & client acquisition to completion of contract
- Exposure in maintaining healthy business relations with key clients and ensuring maximum customer satisfaction
- Possess excellent interpersonal, communication & organizational skills with customer relationship management

CORE COMPETENCIES

*~ Branch Operations ~ KYC Norm Compliance ~ Cross Selling
~ Process Operations ~ Client Relationship Management ~ Retail Banking
Operations*

ORGANIZATIONAL EXPERIENCE

Since Nov'13 with ICICI Bank, Satna M.P as Customer Services Officer

May'16 with ICICI Bank ,Satna M.P as Customer Services Manager ,

May'18 -26april2021 ICICI Bank, Nagod M.P (Satna) as Deputy Branch Manager

& 4th may 2021 with Axis bank , Satna M.P as Deputy Manager

Key Result Areas:

- Handling front-end operations for savings, current & fixed deposits, involved in cash management for branch as well as extending priority banking services
- Reviewing accounts to ensure compliance with internal & external policies, guidelines, rules, and regulations on a regular basis
- Identifying opportunities by cementing relationships with existing clients to cross-sell other products
- Preparing and maintaining of requisite documentation for compliance with regulatory requirements
- Liaising and following-up with customers & sales teams for collecting overdue / long outstanding accounts
- Discussing financial requirements and rendering sustained advisory services to personal and business clients
- Working on client feedback and escalations with the objective of improving upon services
- Building and expanding internal and external networks to ensure stream of new businessprospects
- Resolved queries/ requests and issues of walk-in customers
- Generate the cross selling business from existing customers by selling other products

- Approving new clients through due diligence procedures including the review of KYC documentation

Highlights:

- Achieved cross-sell targets worth **10 lacs / month** through measures such as **Managed customer interaction and lead generation**
- Ramped up the client satisfaction score by **60%** through regularly interacting with clients and assuring that queries were addressed on time
- Developed the client base through high partner referrals and service excellence
- Managed customer service operations, ensured customer delight by achieving delivery & quality service in the shortest possible time.
- Added 100 above new customers to the bank thereby increasing the sales by **80%** over the tenure

ACADEMIC DETAILS

- B.E in Information technology from Oriental institute of science & technology jabalpur (RGPV) in 2012 with 74%
- 12th from Guru gobind singh khalsa higher sec . E.M school Jabalpur , in 2008; secured 64%
- 10th from Guru gobind singh khalsa higher sec. E.M School Jabalpur in 2006; secured 70%

Others:

- Post Graduation Diploma in Banking Operation (PGDBO) from National Institute of Information Technology (NIIT) jabalpur in **Banking and Finance**
- Completed Diploma in **Software Testing** (Manual or automation Testing) in PUNE.

IT SKILLS

- **Computing Software:** C, C++, JAVA, DOT NET, Software Testing (manually) , MS Office & Internet Applications.
- **OS:** Windows XP, 7 & 8

PERSONAL DETAILS

Date of Birth: 23st January 1990

Languages: English & Hindi

Mailing Address: Axis Bank Ltd, Tiwari tower rewa road satna M.P
485001

Permanent Address: C-3 city home Phase II Jawahar nagar satna 485001