

ANJANJEET KAUR BINDRA

Senior Manager – Branch Operations Head

An achievement-driven professional, targeting **Managerial/Senior Managerial** level assignments in **Banking Operations and Financial Management** with an organization of high repute.

Location preferences: **Delhi/NCR**



anjan.kaur.bindra@gmail.com



(+91) 9711338338

Operations Head
(Senior Manager)
Axis Bank Ltd.

Profile Summary

- Over 14 years of rich experience with impressive success in end-to-end Retail Banking Operations.
- Excellence in managing an operations team of 5 persons.
- Highly organized, hardworking professional and experienced in all retail banking operations.
- Specialize in streamlining banking operations through efficient management and multi-tasking ability.
- Excellent reputation for resolving problems, improving customer satisfaction and driving overall operational improvements.
- Effective communicator with excellent relationship building, interpersonal skills with strong analytical, problem-solving & organizational capabilities with an eye for detail.

Academic Details

B.Com. from Delhi University,
New Delhi, India in 2002

IT Skills

Finacle 6, 7 & 10
Microsoft Office
Microsoft Word
Advanced Excel
Tally.ERP9

Career Timeline



Core Competencies

Retail Banking Expertise

Customer Service Oriented

Time Management

Multi Tasking Ability

Relationship Building

Cash Management

Records Maintenance

Problem Solving Skills

Compliance Oriented

Team Building & Leadership

Notable Accomplishments across the Career

With Axis Bank Ltd.

- Supported Branch by qualifying in **MD Club PAN Delhi in Axis Gold Programme** by improving Branch BOHI-Branch Operational Health Index score month on month.
- **Lead audit and other statutory activities** to ensure full compliance and received **A rating** in Internal Audit during FY 17-18.
- **Identified control gaps in processes, procedures and systems** through in-depth research and assessment and suggested methods for improvement.
- Engaged employees in business processes with positive motivational techniques and **achieved 130% in IPG** and **114% in CASA** during FY 18-19.
- Took initiative in mobilizing **high value funding** from good saving and family relationships of our Branch thereby achieving target budget during FY 18-19.
- **Streamlined the data collection and reporting** process of CMS (Cash Management System) and developed a quick reconciliation system.
- Received **numerous appreciations** from many customers through out.

Organizational Experience – Axis Bank

May'19 – Aug'19	Axis Bank Ltd.as Senior Manager - Operations Head
Jun'16 – Apr'19	Axis Bank Ltd.as Manager - Operations Head
Jun'12 – May'16	Axis Bank Ltd.as Manager - Operations
Jun'10 – May'12	Axis Bank Ltd.as Deputy Manager - Operations
Aug'07 – May'10	Axis Bank Ltd.as Operations Executive

Key Deliverables

- As Head of Operations, was responsible for complied retail banking operations including team handling, looking after and improving branch ambience as the quality and adequacy of the physical facilities at branch plays an important role in customer satisfaction.
- Conferred with customers on regular basis to maintain current understanding of needs and preferences, resolve issues and promote branch loyalty.
- Ensuring “Satisfactory Audit Rating” for audits conducted by Internal Audit or Branch Control Team along with timely closure of respective reports.
- Promoting & actively contributing to sales, cross sales and ensuring active team participation.
- Maintaining confidentiality of bank records and client information to prevent mishandling of data and potential breaches.
- 99.99 % transaction processing accuracy and adherence to TAT for execution of RTGS/ NEFT transactions.
- Timely response to the queries / information, maintaining required MIS sought by the Branch Control Team.

- Devoted special emphasis to punctuality and worked to maintain outstanding attendance record, consistently arriving to work ready to start immediately.
- Assessing employee performance by tracking and analyzing reports to determine where improvements in business could be made.
- Trained, mentored and developed new joiners with positive and encouraging techniques to maximize performance and team contributions.
- Supervised all banking operations ranging from cash handling, vault operations, customer escalations.
- Supervised with hands on approach to other banking activities like processing Locker allotment/surrender/operation, Salary uploads, Pension accounts and Deceased cases, FD renewal/closure, Stop Payment, Cheque book issuance, Granting of overdraft against FD, Issuance and loading of Travel Currency Cards, Processing Forex transactions like Retail Outward Remittances.
- Review & approval of all high value transactions for the branch along with monitoring of critical office accounts and ensure adherence to defined norms and requirements .
- Ensuring no customer requests lies unattended at the end of the day. Complete ownership of unprocessed / un-executed transactions at EOD and ensuring these are processed the next working day.
- Ensured that the Branch Operations Team have completed their mandatory trainings and assessments and are periodically updated on critical process/modifications.
- Ensured accurate recording, storage and timely delivery of returned deliverables (Debit Cards,Welcome Kits,Cheque Books) to the customers.
- Ensuring all Account Opening Forms are filled properly by verifying completeness of forms and related KYC documents thereby ensuring timely opening of accounts and improved customer satisfaction.
- Drive FTR of 98% and resolving the discrepancies within the defined TAT.
- Maintaining Petty Cash - its transactions, maintaining required excels for recovery of bills, maintaining Petty Cash Book and its proper accounting to Managers.
- Timely closure of Cash and keeping them within the retention limit of the Branch. Also maintaining related statutory books like Cash & Vault Registers, above Ten Lakhs deposit /withdrawal register.
- Supervising various administrative functions like filing paperwork, delivering mail, sorting mail, answering and directing phone calls, inventory management and data entry.

Previous Work Experience

Jan'05 – Apr'07

Centurion Bank Of Punjab (Now HDFC) as Junior Officer

Personal Details

- **Date of Birth:** 01st Nov 1981
- **Languages Known:** English, Hindi & Punjabi
- **Address:** O-91, Second Floor, New Mahavir Nagar Outer Ring Road, Near Vikaspuri, New Delhi-110018