***Sonia Malik***

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**BD15072_**

***Seasoned Banking Professional with overall 22 years with mastery in Client Relationship Management, Branch Banking Sales & Operations, Risk Management, and People Management with focus on Organization Development & Talent creation in the Team.***

***Expertise in the entire gamut of Banking including Financial products & processes across domain with a keen learning desire to update myself as a Professional now seeking Senior Management Roles to deliver business Strategy at Regional Level and open for Training & Development Role to enhance skills in the organization***

***Core Competencies***



***Branch Banking***

* Setting bold aspirations: a clear vision for the development of the relationship within the branch aligned with the branch
* Develop new and expand existing High Net worth Customer relationships for liabilities and commercial assets.
* Ensure high levels of customer service orientation and application of banks policy.
* Cross sells existing bank products to customers.
* Inform customers of new products or product enhancements to further expand the banking relationship.
* Plan and conduct special sales initiatives and events for prospective and existing clients.
* Coordinate with other group companies to provide seamless access to other products.
* Maintain complete relationship record for assigned customer accounts.
* Track customer complaints/queries and turnaround times for customer satisfaction
* Lead the team through Planning, designing & delivering business based HR & ER Strategy and focus on HR activities to create customer–oriented work culture, organizational unity and responsiveness
* Provide support by involving & aligning right people for the right role and providing direction to businesses to meet up business challenges

***Process Management***

* **Team Leadership:** Create, manage, and lead the team, providing appropriate coaching and mentoring along the way for business development. Tracking individual contributors and their accomplishments
* **Coaching Skills**: Ability to keep my employees motivated, resolve conflicts and make hard decisions for betterment of process & employees
* **Time Management:** Working with employees, customers and management, often spinning multiple plates at once
* **Budgeting**: Able to keep and maintain a budget in almost every field
* **Analytical Skills**: Possesses good analytical skills to be able to solve problems that may come up during a typical work day. Able to analyse data and make decisions that affect the project on a regular basis

***Learning & Development Management***

* Working with HR Team & Identifying training needs across levels through mapping of skills required for particular positions and analysis of the existing level of competencies
* Capability Building Initiatives based on organizational Vision & Core values which helped in creating a process driven work environment - Actively Engage, Energize, Lead, Coach, Develop and Retain High-performance Management and Operations Team

***Performance Management System***

* Identify trendsetter ideas by researching industry and implementing tools for better Process Performance
* Enhancement of functional capabilities through Coaching, Mentoring, Job Rotation, and Job Enlargement by reinforcing their positive work contributions and encouraged behaviours that contributed to teamwork
* Built a Performance Driven Culture – Performance management through Role Based Competency Model, individual & group Goals Setting
* Defining Roles & Responsibilities, Role Clarity, KRA Driven Performance Management System based on concurrent goals of the organization and measuring performance through a scientific, transparent and participative work culture

***Employee Engagement & Rewards & Recognition***

* Initiated Employee Engagement Programs namely Best Employee of the month, , Best 5-S Award, Best Quality Award, On the Spot Award, Best Initiative Award, Best Innovation & Creativity Award, Employee of The Year Award, Long Service Award, Attendance Award, Mentorship Award, Retention Incentive and Family Ambassador Program - Employees House Visit



***Few Notable Achievements in the last few years***

* Awarded with silver award for achieving excellence in account opening forms with respect to bank’s KYC policy more than 4 times during the last 3 years
* As a Team, 75% of Life insurance targets for the branch achieved in 2014 and achieved three gold medals
* Achieved 25 lacs of Life insurance business in just one month – March’ 2017
* Other Awards over the last few years include
* Best Employee of the month, Best 5-S Award
* Best Quality Award, On the Spot Award, Best Initiative Award
* Best Innovation & Creativity Award
* Employee of the Year Award, Long Service Award, Attendance Award



***Professional Synopsis***

* Results-oriented professional, backed with cross culture behaviour patterns & an excellent career track record in Branch Banking; Proficient at providing effective leadership results to retail clients through effective Need based Sales, Cross Selling & providing excellent client service.
* Areas of Expertise: Branch Banking, Client Relationship Management, Retail Banking Products & Processes, Training & development
* Proficient in running successful process operations & experience of developing procedures, service standards for business excellence. Resourceful at maintaining **relationship with internal & external clients** to achieve quality product and service norms by resolving their Human Resource related critical issues
* Fostering a healthy working environment with empathy towards every employee of the organization, handling work schedules, designing KRA’s, ensuring training and coaching provided on regular basis and regular skip level meets to ensure employees are well taken care of and lead to a better productive team environment



***Career Snapshot***



***Working as Branch Manager at Punjab and Maharashtra Co-op Bank, New Delhi since May’2018.***

***Aug’ 2009 – Nov 2017 @ HDFC Bank India***

**Designation: Back up Branch Manager & Imperia Customer Relationship Manager**

* Major Responsibility include in Client Relationship Management for HNI customers & back up Branch Manager for various functions of the Bank
* Managing the High Net Worth customers of the Bank
* Achieving the Business targets assigned in terms of cross selling, enhancing and upgrading the High Net Worth relationships
* Profiling Customers and provide financial products to meet customer needs
* Ensuring the highest levels of service to the High Net Worth customers
* Providing Financial planning & Investment Advise
* Sales targets spread across Liabilities, Retail Assets, Business Banking, Forex, Credit Cards, Online trading etc.
* One point contact for all requirements of High Net Worth customers in the Branch
* Acquisition & Servicing of High Net Worth Customers
* Knowledge of all Banking Products, Mutual Fund, Insurance, wealth, portfolio
* *Back up Branch Manager Support: Key Pointers*
* Mobilize business for Current Accounts and Savings Accounts
* Drive numbers and value
* Recruit and train the team members on regular basis
* Organize various lead generation activities for his/her branch
* Go along with the team members on calls while meeting some important customers.
* Ensure that the quality of services is maintained as per the standards set.
* Ensure that the defined parameters for opening of a new account are met in terms of documents collected, IP cheque.
* Ensure that the team members are properly guided on adherence to the requirements as per the KYC norms as prescribed by RBI and satisfy that these are satisfied before forwarding the Account Opening Forms to RPCs for processing
* *Learning & Development: Key Pointers*
* Creating strategic learning & development roadmap for all levels of employees to meet personal, professional and organizational needs
* Identifying training needs across levels through mapping of skills required for particular positions and analysis of the existing level of competencies
* Providing developmental opportunities through various training and Multi learning/ technology platforms
* Capability Building Initiatives based on organizational Vision & Core values which helped in creating a process driven work environment - Actively Engage, Energize, Lead, Coach, Develop and Retain High-performance Management and Operations Team



***May’ 1997- Aug’ 2009: ICICI Bank Ltd, India***

**Designation: Assistant Manager II**

**Key Highlights**:

* Received Eagle eye award in ICICI BANK LTD ‘2004 for detecting fraudulent cheques presented in inward clearing and preventing fraud.
* Extra – ordinary work done in implementing Five-S at workplace to have an organized workplace



***Training Programs Attended***

* All Banking Products Training including Retail Banking, behavioural trainings etc
* Job Skills including Sales Workshops, Customer Service, Team Player, Objection Handling, Negotiation Skills & Business Communication
* Coaching & Mentoring Workshops
* Middle Management growth Sessions including decision making, conflict management, Process related workshops
* Training & Development workshops for conducting Trainings for team members
* Leadership Development Program including employee engagement, team goal setting, Process alignment etc

***Certifications:***

* NCFM in Depository Module
* JAIIB
* AMFI



***Scholastics***

1992 : Bachelors in Science – Delhi University, B.Ed from Annamalai University

