

**Hardik**

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**Career Precise**

* **Over 12 years** of experience, in which **Nine years in Banking** and **three years in International Audit & Budget.**
* Presently employed **with AXIS Bank, Ahmedabad, as Branch Operations Head.**
* In My Banking career, I worked as Branch Operation Head Since July 2012, and before that my role was Branch Front Desk Officer where I was handling Branch Operation Banking and Teller.
* Demonstrated business acumen in leading and managing the finance operations and contributed higher rate of organic growth.
* Proven ability in improving operations, enhancing business growth & maximising profits through the achievements in finance management, internal controls & productivity improvements.
* Possess significant leadership experience resulting in better financial performance and enhanced systems for higher performance of the team.
* An effective communicator with excellent relationship building & interpersonal skills. Strong analytical, problem solving & organisational abilities.

**Core Competencies**

**Branch Operations:**

* Handling all branch operations activity on day to day basis in line with banking guidelines described in Compliance Circular of Bank.
* Leading and motivating team of employees for sales/operation activities.
* Training team for banking compliance activity and business sales planning.
* Helping team for achieving their monthly KRA assigned by the bank and motivating them for the next role for career progression.
* Compliance and TAT for servicing the customer thru self and team was satisfactory in rating **AAA** in Internal Audit.

**Auditing:**

* Conducting audits evaluating the internal control systems with a view to highlight shortcomings & implementing recommendations made by Internal Auditors.
* Handling of Verify the International Expense Statement of Expatriates as well as carrying out special assignments.
* Ensuring timely completion of International Expense Statement Audits by closing of Accounts and keeping documents & schedules ready for Accounting.
* Implementing systems, procedures & manuals for preparation & maintenance of statutory books of accounts and financial statements, ensuring compliance with time & accuracy norms.

**Organisational Experience**

**Branch Operations Head**  **AXIS Bank Ltd, Ahmedabad   Since October - 2007**

**Deputy Manager**

* ***BRANCH OPERATION HEAD******AXIS Bank Ltd, Ahmedabad         Since July- 2012***
* Responsible for achievement of Revenue targets and Core Banking Operations activity with banking guidelines described in Compliance Circular of Bank.
* Handling Team of **5 people** where 2 for Branch banking, 1 Teller and 2 for Marketing people.
* Leading and motivating team for sales/operation activities
* Preparation of MIS Reports, Expense review statement and Control Return sending central office for review.
* Renewal of Agreement/License/AMC before expiry and updating Branch document Register and Monitoring maintenance & reconciliation of internal / office accounts.
* Document Verification of New Account Opening- Savings and Current Account forms as per KYC norms. Current Accounts – Proprietorship and Partnership firms, Public and Private Limited Companies
* Responsible for training and development of Wealth Relationship managers and other staff members on Overall Wealth business i.e. Mutual fund and Insurance
* Achieving the Business targets assigned in terms of cross selling, enhancing and upgrading the HNW relationships.
* Ensuring the highest levels of service to the all customers and Financial planning & Investment Advice.
* ***Branch Front Desk Officer*** ***AXIS Bank Ltd, Ahmedabad              March 09 - July 12***
* Sale Handling Branch Operations Activity in line with Banking Guidelines described in Compliance Circular of Bank.
* Government Business Module – Sales Tax, VAT, Professional tax
* Issuance of Demand Drafts, Pay Orders and Account-to-Account Transfers.
* Handling walk-in customer for all Savings and Current A/C queries
* Document Verification of New Account Opening- Savings and Current Account forms as per KYC norms. Current Accounts – Proprietorship and Partnership firms, Public and Private Limited Companies.
* Handling of Fixed Deposits – New Issuance, Closures-Maturity and Premature Closures, Renewal of Fixed Deposits.
* Locker Operations.
* Issuance of Debit card and Debit card pins, hot listing and Activations.
* Channel Banking – I connect, Mobile banking, Phone banking targets of the team spread across Liabilities, Mutual Fund, Private Equity, Portfolio Management services, Structured Products, Online trading etc.
* ***Branch Teller                AXIS Bank Ltd, Ahmedabad              October 07 – March 09***
* To maintain the Branch Cash under the cash retention limit.
* Monitor on cash high value transaction for AML purpose.
* Report generate of Suspicious transaction.
* To maintain Petty Cash for daily routine branch expenses.

**International Audit Officer   CLARIS LIFE SCIENCE Ltd, Ahmedabad    November 2005– October 2007**

* Verify the International Expense Statement of Expatriates.
* Analysis of Actual Expenses v/s Budget and Forex provision for Field Employee of International Employee.
* Ensuring timely completion of International Expense Statement Audits by closing of Accounts and keeping documents & schedules ready for Accounting
* Successfully handled the Employee Expense Portfolio of about 150 Expatriates.

**Finance Executive         R. B .SHAH & ASSOCIATES, Ahmedabad  April 2004 - November 2005**

Bank Reconciliation with Customer, Verifying and matching entries in Bank statement and Book of Accounts of Company.

* Cash Flow maintenance of the Branch office.
* Preparing Tax Challan of Branch office and making payment of service tax on time to time
* Preparing Monthly Profit & Loss Statement
* Reconciliation of Financial Data and Payment Collection from customer.
* Handling administration and accounting operations.

**Training/Seminars Attended/ Conducted**

* A Learning Program on ORIENTATION TRAINING PROGRAMME FOR OPERATIONS HEAD
* A Learning Program on SELLING SKILLS FOR BANKERS
* A Learning Program on NEGOTIABLE INSTRUMENTS ACT
* A Learning Program on EXCELLENCE IN BRANCH MANAGEMENT

**Achievements**

* Achieved “AAA” Rating in Internal Audit Department rating for FY 13-14 in AXIS BANK.
* Highest Structure Audit Score in FY 12-13 & in FY 13-14 AXIS BANK.
* Achievement in Highest Life Insurance Business in January 2012 - AXIS BANK.
* Achievement in Highest General Insurance Business done in Nov-Dec 2011 AXIS BANK.

**Education**

* **M.Com** from H L College of Commerce, Gujarat University in 2004.
* **B.Com** from H A College of Commerce , Gujarat University in 2002.
* **12th** from Diwan Ballubhai School, Ahmedabad in 1999.
* **10th** from Diwan Ballubhai School, Ahmedabad in 1997.

**IT Credentials**

**Working knowledge of:** Banking Software like FINACLE, Knowledge of MS Office (Word, Excel and Power Point ) and use of Internet.

**Personal Profile**

**Date of Birth** : 6th March, 1982

**Languages known**  : English, Hindi and Gujarati.

**Marital Status** : Married