SHRAVANI – MBA HR, CHRM

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A Retail Banking professional with proven track record in the Middle Management looking for an opportunity to restart the career in HR function.



***EXECUTIVE SUMMARY***

* **A competent professional with over 5 years of experience in Retail Branch Banking Operations.**
* **Worked as Officer in ICICI Bank Visakhapatnam from June 2008 to August 2009 and having sound knowledge in Sales and Retail Branch Banking Operations.**
* **Working as Deputy Manager in HDFC Bank, Himayatnagar branch, Hyderabad from September 12th 2011 to November15th 2014**



***AREAS OF EXPOSURE***

**Retail Banking Operations**

* Handling key customer relationship and operations for all demand deposit and time deposit accounts, all types of Non Resident accounts
* Managing regulatory matters relating to all types of accounts and other retail asset products, bonds, RBI and other related audits with regard to all demand deposit accounts.
* Looking after General Banking Operations such as verifying the authenticity of cheques, deposit vouchers, and cash vaults; outward & inward clearing; cheque transfer; and DD/ PO/ FD entries on a regular basis.
* Deft in steering general banking operations with demonstrated success in implementing marketing schemes for promotion of products.
* A skilled planner and implementer with success in consistently attaining business targets through focussed efforts, development of the customer base, cross-selling of bank’s products and improving customer service standards/customer experience.
* An effective communicator and motivating leader with strong coordination, organisational and analytical skills.
* Sound exposure of KYC (Know Your Customer) norms as well as keen customer centric approach with zeal to attain business excellence.

**Business Development**

* Handling retail banking activities as well as involved in cross-selling of the banking and third party products to existing customers to enhance product portfolio and also the revenue per customer.
* Driving the Current Accounts and savings Accounts (CASA) team by handling a team of 4 to 5 executives for attaining the branch targets and cross selling the third party products like Insurance, Mutual Funds and Gold there by generating the fee income .
* Identifying new streams for revenue growth through deposits, wealth management products and developing marketing plans to build consumer preference.
* Developing relationships with corporate and retail customers for business development.

**Customer Relationship Management**

* Handling customer centric banking operations, involving resolving their queries and lobby management.
* Attending to clients’ (individuals/corporate clients) concerns and complaints and undertaking steps for effectively resolving them.
* Analysing requirements of clients and suggesting suitable services/ solutions for their business portfolio, ensuring desired service levels.

**Team Management**

* Monitoring the performance of team members to ensure efficiency in operations and meeting of individual & group targets.
* Streamlining efforts for attainment of short and long term goals of the company taking into care the mission and vision.



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|  | ***CAREER CONTOUR*** |
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| **Jun’08 – August 2009** | **ICICI Bank Limited as Officer** |
| **Sep’2011- Nov 2014** | **HDFC BANK as Deputy Manager** |

**Key Positions Held:**

**As Customer Service Officer and Privilege Banker**

* Managing CASA targets of Branch and providing timely solutions to Trade and Privilege Clients.
* Visiting the branch catchments for acquiring new relationship.
* Functioning as Customer Service Supervisor, heading a team of 4 members for resolving customer queries/requests.
* Interacting clients for building relationship for increasing the CASA base and cross selling of Fee Products.
* Resolving customer queries assigned to branch through FCRM Tool and ensuring adherence to TAT.

**As NRI Relationship Officer**

* Managed complete NRI Operations as well as cross selling of investment products & mobilization of deposits
* Handled Inward, Outward Remittances and Forex dealings.

**As Front Desk Officer, CSO**

* Steered Queries, Cash, Remittances, RTGS & Inward Remittances.
* Maintained the Branch Cash Retention Limit (CRL).
* Resolved Fund Transfers and clearing related issues.
* Issued deliverables like Instant ATM, Cheque and Credit Cards.

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**Major Attainments:**

* Meticulously worked as Team Leader and executed the following projects initiated by CSBB team of the Bank:
  + **FIVE–S:** The project rolled out for creating more disciplined, cleaner and Healthier workplaces
  + **SOX & Auditing**: Responsible for branch SOAX processing and Auditing.
  + **CRISP:** Cash Receipt in Sealed Packets–Initiative to reduce heavy rush at the Cash Counters byenabling them to deposit cash in sealed packets.
  + **DQM (Dynamic Queue Manager**): Enabling the counters mapped to the DQM to service thecustomer for all the kinds of customer in a sequential manner based in priority.
  + **C-Query**: Tool for enabling the customer’s walking into branches to servetheir basic requests withthe swipe of their debit card.

**Key Deliverables:**

* Reviewed and interpreted the competition after in-depth analysis of market information to fine-tune the marketing communication strategies and escalate business volumes.
* Identified key / institutional accounts and strategically secured profitable business.



***CERTIFICATIONS***

* AMFI (Association of Mutual Funds of India) in 2008
* IRDA (Insurance Regulatory Development Authority) in 2009
* CHRM in 2018.



***SCHOLASTICS***

* **PGDBO (Post Graduate Diploma in Banking Operations) with Distinction** from Institute of Finance,Banking & Insurance (IFBI), Vishakhapatnam in 2008.
* **M.B.A in Human Resource Management** from Pondicherry University Distance Education,Pondicherry in 2011
* **B.Com** (Computers) from Andhra Universityfrom St. Joseph’s college forWomen (Autonomous),Visakhapatnam. In 2007
* **Diploma in Communication Skills** (A Grade)from St. Joseph’s college for Women (Autonomous),

Visakhapatnam. In 2007

* **Intermediate** (C.E.C) from State Board, Visakhapatnam in 2004
* **SSC** (Secondary School Education) from State board in 2002



***EXTRA-CURRICULAR ACTIVITIES***

* Represented Visakhapatnam **District** 6 times in women’s cricket
* Represented **Andhra Pradesh State** in women’s Cricket
* Sports Captain of St Joseph’s college in 2007
* Received **Scholarship** in Intermediate second year of **CEC** group, 2003
* **CARNATIC music** (Stood 1st in Visakhapatnam, under I.V.L. Sastry garu of SangeethaJanakulam), Visakhapatnam.
* **Received Gold, Silver Medals From Naveen Puri (CEO) of HDFC BANK For participating in Games Conducted by HDFC BANK in the name of JOSH UNLIMITED**



***PERSONAL DOSSIER***

* Patience and Perseverance.
* Self-Motivation and Positive Attitude.
* Ability to adjust to any kind of environment.
* Proactive communicator and ethical towards work

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| **Date of Birth** | **:** | 12TH NOV 1986 |
| **Marital status** | : | Married |
| **Linguistic Abilities** | **:** English, Hindi & Telugu | |
| **Interests** | : | Music, Sports |
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