

VIBHA PRASAD

Bold Profile

PROFESSIONAL () SUMMARY

A seasoned & accomplished Banking professional with over 10 years of diverse experience in Retail Branch Banking, Query & Complaints Management, People Management, Compliance & Risk Management while adhering to all Regulatory Guidelines/Internal Controls.

SKILLS (

- Staff Supervision
- Client acquisition
- **Operations Management**
- Compliance Reporting

WORK HISTORY

BRANCH OPERATIONS MANAGER

12/2022 to CURRENT

HDFC Bank | Ajmer, India

- Organized staff schedules to ensure adequate coverage during peak business hours while maintaining employee satisfaction.
- Contributed to ongoing process improvements that led to increased efficiency across various aspects of branch operations.
- Maintained compliance with industry regulations, minimizing risk exposure for the company through diligent oversight of operations.
- Monitored financial transactions to detect any suspicious activity or potential fraud.
- Enhanced customer experience by providing exceptional service and addressing concerns promptly.
- Assisted in the recruitment process, selecting top talent to join the team and contribute to the success of the organization.
- Conducted regular performance evaluations for staff members, identifying areas for improvement and opportunities for advancement.
- Performed monthly compliance checks.

PBA

01/2018 to 11/2022

HDFC Bank | Jodhpur

- Self-motivated, with a strong sense of personal responsibility.
- Worked effectively in fast-paced environments.
- Skilled at working independently and collaboratively in a team environment.
- Proven ability to learn quickly and adapt to new situations.
- Worked well in a team setting, providing support and guidance.
- Demonstrated respect, friendliness and willingness to help wherever needed.
- Passionate about learning and committed to continual improvement.
- Managed time efficiently in order to complete all tasks within deadlines.

PERSONAL BANKER

02/2014 to 12/2017

HDFC Bnak | Mumbai, India

- Utilized strong interpersonal communication skills during client interactions, resulting in increased trust and fostering long-lasting relationships.
- Assisted customers with setting up or closing accounts, completing loan applications, and signing up for new services.
- Generated new business by conducting thorough financial needs assessments and offering tailored products to clients.
- Improved customer satisfaction by providing personalized banking solutions and exceptional service.
- Managed deposits, withdrawals and wire transfers to process smooth banking transactions for clients.

SENIOR RELATIONSHIP MANAGER

05/2013 to 02/2014

ICICI Securities | Mumbai, India

- Established strong referral networks with internal partners such as commercial banking, private banking, and wealth management teams to identify potential new clients.
- Streamlined processes for increased efficiency within the team, resulting in improved response times to client inquiries and requests.
- Ensured compliance with all relevant regulations by adhering to established policies and procedures in all aspects of the role.
- Increased portfolio growth by effectively identifying new business opportunities through market research and networking.
- Developed customized financial strategies for clients by thoroughly analyzing their current situations, goals, and risk tolerance levels.

INTERNSHIP TRAINER

10/2012 to 12/2012

Kotak Mahindra Bank | Mumbai, India

Project on Consumer banking -Consumer acquisition

EDUCATION \Diamond

PGPM | Marketing & Operations

04/2013

IBS, Mumbai

B.Pharm

06/2011

Ramanbhai Patel College of Pharmacy, Gujrat, India

Senior Secondary School | Science

05/2007

Kendriya Vidyalaya, Khambhat, India

CERTIFICATIONS \wedge

IRDA Certified Insurance consultant

LANGUAGES (

English

Hindi