

## BANKING | PRODUCT LIFE-CYCLE LEADERSHIP | DIGITAL TRANSFORMATION | REGULATORY & COMPLIANCE INTEGRATION | STAKEHOLDER MANAGEMENT | STRATEGIC PARTNERSHIPS

Seasoned financial services professional with 15+ years of progressive experience in **banking product management, remittance solutions, and financial operations**. Demonstrated success in spearheading full-cycle **product launches**, notably the UAE's national Wages Protection System (WPS) in collaboration with the Central Bank, and integrating B2B platforms like **Western Union Business Solutions**. Proven track record in **regulatory compliance**, digital transformation, cross-border payment systems, **CRM integrations**, and **system automation**, resulting in 30%+ cost reductions and increased process efficiency. Adept at managing partnerships, executing market viability studies, and delivering innovative fintech solutions across international markets including UAE, UK, and India with experience in interacting with cross-cultural teams in a global framework. Recognized as a strategic leader, and client advocate, driving product profitability and operational excellence with a keen eye in root cause analysis.

**Skill Set:** Banking - Retail Branch & Investment Banking | Product Management | Regulatory Compliance | Audit Readiness | B2B and B2C Remittance Solutions | Technology Integration & Automation | FP&A | Financial Product Development | Profitability & P&L Management | Cross-Functional Team Leadership | Strategic Partnership Building | Client-Centric Product Design - UX | Risk & Fraud Management | Training & Change Management | Data Modeling & Analytical Skills | Market Research & Viability Analysis | Critical Thinking & Problem Solving

### ■ EMPLOYMENT HISTORY

#### Branch Head | Yes Bank | Jun. 2023 – Present

- **Strategic Branch Leadership:** Spearhead end-to-end branch business development, administration and operations, ensuring seamless execution of regulatory compliance, premium client servicing, and high-performing daily banking functions.
- **HNI Relationship Management:** Cultivate and deepen long-term relationships with high-net-worth individuals through bespoke financial solutions and proactive wealth advisory services.
- **Product Strategy & Cross-Selling:** Drive revenue growth by crafting strategic sales pitches for mutual funds, insurance, and investment products tailored to client portfolios.
- **Regulatory & Product Certification Excellence:** Leverage IRDA and AMFI certifications to deliver 360° advisory on insurance and financial instruments, ensuring regulatory adherence and client trust.
- **Sales Target Overachievement:** Surpassed **194% of YTD business targets** and delivered **45% YoY deposit growth** through aggressive client acquisition and retention strategies.
- **Talent Development:** Lead recruitment, training, and retention of high-performing teams, enhancing branch productivity and cultivating a culture of excellence.
- **Risk Mitigation & Compliance Reinforcement:** Implement robust fraud detection frameworks and continuous monitoring protocols to minimize risk exposure and ensure full regulatory compliance

#### Branch Head | CSB Bank | Mar. 2022 – Mar. 2023

- **Branch Operations Leadership:** Directed holistic branch operations, integrating process optimization, service delivery, and operational efficiency to ensure seamless banking functionality.
- **Sales Performance Management:** Accelerated revenue generation by driving strategic sales planning, execution, and consistent achievement of high-value branch targets.
- **Customer Relationship Excellence:** Enhanced customer retention and satisfaction through proactive relationship management and personalized financial solutions.
- **Compliance & Regulatory Oversight:** Maintained full regulatory alignment by instituting robust internal controls and continuous compliance monitoring across all branch processes.
- **Staff Development & Capability Building:** Led staff onboarding, training, and performance coaching to build a high-impact team aligned with organizational goals and service standards.
- **Branch Profitability Enhancement:** Optimized branch-level financial performance through efficient cost management, cross-selling initiatives, and margin-improving strategies.

#### Affluent Relationship Manager – Burgundy - Axis Bank | Mar. 2021 – Mar. 2022

- **Portfolio Management:** De-risked affluent portfolios and fortified stability through proactive client engagement and consistent portfolio performance monitoring.
- **Prospective Client Acquisition:** Executed aggressive sales call plans and leveraged referrals to acquire high-value customers with significant wealth potential.
- **Client Management:** Managed client transitions seamlessly, handling sensitive financial needs with discretion and professionalism.
- **Business Operations Management:** Oversaw routine banking transactions and client servicing to ensure operational efficiency and uninterrupted business continuity.
- **Client Experience & Retention:** Delivered premium customer service to maximize client satisfaction, fostering long-term retention and loyalty across affluent portfolios.
- **HNI Relationship & Portfolio Advisory:** Managed high-net-worth portfolios with a focus on strategic asset allocation, retirement planning, and customized wealth management solutions.

- **Product Sales:** Championed cross-selling of high-margin banking and insurance products by aligning client needs with optimal financial instruments.

#### **Banking Partner (Grade – Chief Manager) | IndusInd Bank | Oct. 2017 – Mar. 2021**

- **Opportunity Utilization:** Seized a locally available opportunity to maintain career continuity and financial productivity during a phase of personal constraints.
- **Business Generation:** Proactively secured new business to exceed defined sales targets through relationship-driven outreach and strategic lead conversion.
- **Wealth Relationship Expansion:** Deepened wallet share and revenue from affluent clients by strengthening trust, understanding financial goals, and offering tailored wealth solutions.
- **Client Experience & Retention:** Delivered premium customer service to maximize client satisfaction, fostering long-term retention and loyalty across affluent portfolios.
- **Portfolio Management:** De-risked affluent portfolios and fortified stability through proactive client engagement and consistent portfolio performance monitoring.
- **Performance KPI Ownership:** Maintained peak performance across key KPIs, aligning individual metrics with organizational growth objectives and service standards.
- **Cross-Selling:** Consistently exceeded cross-sell benchmarks through consultative selling and product bundling.
- **Prospective Client Acquisition:** Executed aggressive sales call plans and leveraged referrals to acquire high-value customers with significant wealth potential.
- **Client Management:** Managed client transitions seamlessly, handling sensitive financial needs with discretion and professionalism.
- **Regulatory Compliance:** Ensured strict adherence to AML policies and proactively flagged any suspicious transactions in line with regulatory expectations.
- **Financial Promotion:** Promoted comprehensive financial solutions, including insurance, mutual funds, AIFs, and PMS, to affluent client segments with high conversion rates.

#### **Head – Strategic Alliances (Grade: AVP) | Indiabulls – UAE Representative Office | Aug. 2012 – Jan. 2013**

- **Market Penetration:** Pioneered Indiabulls' entry into the UAE, driving real estate and housing loan visibility to establish a competitive market footprint.
- **Business Expansion:** Forged strategic alliances and business development initiatives to enhance brand positioning and grow market share across the UAE.
- **Regional Brand Development:** Amplified Indiabulls' brand presence through targeted promotional strategies with events and expos and high-impact partnerships in the real estate and housing finance sectors.
- **Operational Launch Support:** Instrumental in launching UAE operations, laying foundational structures for long-term regional growth and client acquisition.
- **Cross-Sector Collaboration:** Negotiated tie-ups with banks and mortgage institutions to streamline Indiabulls' home loan offerings in the UAE market.
- **Process Optimization:** Managed real estate lead-to-sale lifecycle by integrating payment tracking and CRM systems to enhance client engagement and conversion.
- **Client Engagement:** Implemented CRM-driven interaction models to consolidate customer data, improve follow-up processes, and strengthen relationship management.

#### **AVP – Head of Operations, Project & Product Development | Emirates Exchange – UAE | Jun. 2008 – Jul. 2012**

- **Strategic Operations Oversight:** Directed end-to-end operations across remittances, TT, DD, and WPS, ensuring service excellence, compliance, and strategic alignment with Central Bank directives.
- **WPS Implementation:** Led nationwide rollout of Wage Protection System across the EIE branches in UAE, coordinating directly with Central Bank and contributing to **>20% revenue** contribution amongst product shares.
- **Product Innovation And Launch:** Managed full lifecycle of remittance products including WPS, mobile wallets, and SWIFT-alternatives, product pricing thereby ensuring profitability, compliance, and market competitiveness.
- **Technology Integration & Automation:** Spearheaded system development and UAT for Symex, CRM, FTS, VOIP based call center, card payment system in tie up with Mastercard (Electra card systems - Opus solutions) and accounting platforms, achieving **30% cost reduction** through automation.
- **B2B Banking & Fintech Collaborations:** Facilitated B2B platform launches and integrations with Western Union Business Solutions, banks as correspondent bankers, sms based remittances and VOIP vendors to streamline global remittance routing.
- **Compliance, Legal & Risk Governance:** Drafted SOPs, MOUs, and coordinated with legal (Tamimi) to ensure regulatory compliance, AML adherence, and risk-controlled product deployment.
- **Expansion Strategy & Feasibility Analysis:** Conducted strategic site selection and budgeting for metro-based branches, avoiding high-risk investments and maximizing geographic reach.
- **Call Center & CX Transformation:** Established VOIP-based call center with CRM integration and grievance redressal system, significantly boosting customer experience and support metrics.
- **Accounting & Financial Oversight:** Designed complete accounting flows, handled reconciliations, and led P&L reviews to guide financial strategy and product-level profitability.
- **Quality Assurance:** Developed and delivered structured training on products, compliance, fraud risk, and service excellence, driving performance through continuous quality control.
- **Business Process Reengineering:** Redefined KPIs and implemented Central Bank-mandated reporting workflows, optimizing operations and enhancing performance metrics.
- **Strategic Partnerships & Alliances:** Cultivated partnerships with banks, SWIFT, Western Union, and vendors, ensuring seamless platform integration and long-term alliance success.
- **Marketing & Brand Visibility:** Oversaw marketing campaigns, developed promotional materials and PR content, and monitored campaign ROI through Google Analytics.

**Assistant Program Manager | Northstar India Pvt Ltd - Delhi, India (Currently known as OKS Group Worldwide) | Apr. 2003 – Aug. 2007**

**Growth Path at the Contact Center: Telephone Services Representative | Apr. 2003 – Dec. 2003** □ **Team Lead/Program Leader | Jan. 2004 – Jun. 2005** □ **Assistant Program Manager | Jul. 2005 – Aug. 2007**

- **Global Campaign Management:** Led multi-geo BPO campaigns for top-tier clients like Dun & Bradstreet, HP, and Scholastic, ensuring successful cross-border execution and service delivery.
- **Client Coordination & Program Leadership:** Owned end-to-end campaign execution and client interaction as Assistant Program Manager, aligning deliverables with client goals and market standards.
- **Call Center Operations Oversight:** Directed inbound/outbound processes including sales, appointment setting, and lead qualification across the US, UK, Australia, and Malaysia markets.
- **Performance Monitoring & KPI Delivery:** Monitored team productivity and quality benchmarks, ensuring consistent achievement of campaign-specific KPIs across diverse project portfolios.
- **Complaint Resolution & Quality Control:** Implemented complaint handling frameworks and enforced quality checks to drive customer satisfaction and service consistency.
- **Agent Training & Enablement:** Designed and delivered agent training modules focused on process, risk awareness, product knowledge and accent neutralization.
- **Soft Skills & Program Training:** Conducted comprehensive soft skills and program-specific training to boost customer interaction quality and operational readiness.
- **Team Development & Supervision:** Managed agent performance and growth, providing coaching, feedback, and structured performance management systems for large teams.
- **Operational Setup & Optimization:** Launched and optimized campaign operations using Parsec-enabled environments to enhance efficiency, communication, and reporting.
- **Award-Winning Service Delivery:** Recognized as "Star Employee" and awarded for consistent service excellence and campaign leadership across high-performance environments.

#### ■ACADEMIC CREDENTIALS

- ❖ **BBA | Calicut University**
- ❖ **PG Program in Management | IMT Ghaziabad - Institute of Management Technology Ghaziabad|  
Marketing, Finance, HR, Legal, Sustainable Futures, Risk Management, Digital Innovations, Operations,  
Supply Chain**
- ❖ **MBA | Liverpool John Moores University (Liverpool Business School - LBS)  
Strategy, Leadership, Analytics & Decision Sciences**

#### ■IT Skills

- **MS Office/O365, GSuite Tools, Figma, Jira, Confluence, MS Visio, MS Project**
- **Programming - C,C++, Java**
- **Database - Access, SQL**
- **Designing Tools - Photoshop, Lightroom, Edius (Was Visiting Faculty at Creative Hut Photography & Film Institute)**
- **Cloud Computing - SaaS based Applications**
- **Actively acquiring foundational knowledge in Generative AI - Focusing on concepts like LLMs, Retrieval-Augmented Generation (RAG), prompt engineering to interpret data, generate insights and support business decision-making**

#### ■ADDITIONAL COURSES AND CERTIFICATIONS

- **Product Management Certification**
- **Leadership Certification**
- **Finance Certificate**
- **AMFI - National Institute of Securities Market Certified Mutual Fund Distributor**
- **Insurance Regulatory Development Authority of India(IRDAI) - Specified Person (SP) Certification**

#### ▪ **Trainings Attended:**

- Yes Branch Manager Gurukul from Manipal Academy of BFSI
- MEPA Conference of Western Union – Operations and Compliance Procedures
- AMFI CPE Training and Valid EUIN holder
- Harvard Business Case Studies and Simulations
- FERG conferences on Operations & AML
- Central Bank conferences on system implementations for WPS/FTS/UAEASR
- Western Union Business Solutions Sales, Operations & AML
- Swift Non-Banking Financial Sector Conference
- Telephone Service Representative Training from March of Dimes