



# Sugandha Chawla

ASSISTANT MANAGER SALES / TEAM LEADER - CUSTOMER SUPPORT & OPERATIONS

## Professional Summary

Results-driven Assistant Manager with 7+ years of experience in retail banking, specializing in the sales of liability products, personal loans, and credit cards.

Proven track record of consistently exceeding sales targets and driving revenue growth. Adept at identifying customer needs, providing tailored financial solutions, and nurturing strong client relationships. Exceptional leadership skills, with a successful history of managing high-performing sales teams.

Deep understanding of banking operations & regulations, compliance, KYC and risk management process. Bringing forth exceptional customer service skills with an ability to communicate effectively between all departments. Looking to leverage my expertise in driving sales, operations, providing exceptional customer service to contribute to the success of a dynamic organization.

## Employment History

### Assistant Manager - Sales, Axis bank Ltd., New Delhi & Lucknow

MAY 2021 – SEPTEMBER 2023

#### Key Deliverables:

- Customer Engagement and Relationship Management:** Building and maintaining strong customer relationships. Identifying and addressing customers' financial needs and goals.
- Sales and Target Achievement:** Setting and achieving sales targets, such as opening new accounts, selling loans, insurance, and investment products. Actively promoting the bank's various products and services. Identifying cross-selling opportunities to maximize revenue.
- Product Knowledge:** Maintaining a deep understanding of the bank's products and services. Educating customers about the features and benefits of various banking products. Assisting customers in selecting the most suitable products to meet their financial goals.
- Customer Service:** Providing excellent customer service by addressing inquiries, resolving issues, and handling transactions. Ensuring that customer concerns are addressed promptly and professionally.
- Documentation and Account Opening:** Assisting customers in opening new accounts, ensuring all required documentation is completed accurately and in compliance with regulations. Verifying customer identity and documentation for Know Your Customer (KYC) compliance.
- Financial Advising:** Offering basic financial advice to customers regarding budgeting, savings, and financial planning. Referring customers to financial advisors or wealth management services for more complex financial planning.
- Compliance and Regulatory Adherence:** Ensuring all sales and customer interactions comply with banking regulations and the bank's internal policies. Reporting any suspicious activities or compliance issues to the appropriate channels.
- Record-Keeping and Reporting:** Maintaining accurate records of customer interactions and transactions. Preparing and submitting sales reports to management.

## Details

L-2/30, Vinay Khand - 2 Gomti Nagar Lucknow, 226010 India +919628869300 [sugandha.chawla1521@gmail.com](mailto:sugandha.chawla1521@gmail.com)

#### NATIONALITY

Indian

#### DATE / PLACE OF BIRTH

25/02/1991  
Lucknow, U.P

## Links

[LinkedIn](#)

## Skills

Sales and Business Development

Customer Relationship Management:

Problem Solving

Leadership & Teamwork

Ability to Multitask

Compliance and Regulatory Knowledge

Documentation and Record-Keeping

Time Management

Fast Learner

Ability to Work Under Pressure

Interpersonal Communication

Communication Skills

## Hobbies

Painting, Dancing, Cooking

9. **Cross-Functional Collaboration:** Collaborating with various bank departments, such as operations, credit, and marketing, to ensure efficient service delivery and customer satisfaction.
10. **Customer Education:** Assisting customers in using online and mobile banking services. Educating customers about available banking technology and self-service options.
11. **Problem Resolution:** Resolving customer complaints and concerns in a timely and professional manner. Escalating issues to the appropriate departments when necessary.

### **Assistant Manager, IndusInd Bank Ltd., New Delhi**

OCTOBER 2015 – MARCH 2021

#### **Key Deliverables:**

1. Managed a team of 17 employees, setting goals and delegating tasks to ensure that deadlines were met.
2. Responsible for maintaining operational excellence and supporting the bank's lending (Personal Loan) and credit card services while adhering to regulatory and compliance requirements.
3. Keeping the team updated on changes in banking regulations, lending policies, and credit card procedures.
4. Providing guidance, training, and mentoring to team members.
5. Setting performance goals and conducting regular performance reviews.
6. Overseeing and optimizing the back-end processes for personal loan and credit card applications.
7. Ensuring that all processes are executed efficiently and in accordance with the bank's policies, lending guidelines, and regulatory requirements.
8. Conducting regular quality checks and audits to identify and rectify errors in documentation and data entry.
9. Identifying and mitigating potential operational risks associated with personal loan and credit card processing.
10. Addressing and resolving operational issues or discrepancies promptly.
11. Escalating complex problems to higher management or the appropriate department.
12. Providing support to the customer service team by addressing back-end operational issues that may affect customer applications, inquiries, and account management.
13. Keeping the team updated on changes in banking regulations, lending policies, and credit card procedures.

## **Education**

### **Post Graduate Diploma in Banking Management (PGDBM), Times Pro, Lucknow**

APRIL 2015 – SEPTEMBER 2015

### **M.com, J.N.PG College ( Lucknow University), Lucknow**

APRIL 2011 – APRIL 2013

### **B.com, Avadh Girls Degree college (Lucknow University), Lucknow**

APRIL 2008 – APRIL 2011

### **Intermediate (12th), St. Mary's Day Inter college, Lucknow**

APRIL 2008 – APRIL 2011

### **Matriculation (10th), St. Mary's Day Inter college, Lucknow**

APRIL 2005 – APRIL 2006

## **Courses**

**Tally ERP-9 (3 Months), Race Academy, Lucknow**

**NISM Certification in V-A Mutual Fund Distributor, NISM**

**NISM Certification in VI Depository operations, NISM**

**SP Certification (Insurance), IRDA**