

Shivam S. Varma

B.Com | GDC & A (Govt. diploma in cooperation & Accountancy)

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Professional & Educational Qualification

Qualification / Exam	Institute (University)
B.Com	University of Pune.
GDCA (Government diploma in cooperation & Accountancy)	Maharashtra State Board

Work Experience

Axis Bank Ltd Nov'2022-At Present
(Branch Head)

- Responsible for Branch Profitability by driving team's productivity with the strength of 30+ staff, Compliance, Audit, CRL, Client Relations, Cust Service etc.
- Currently handling the branch worth 300 Crores + book, with the MOM asset disbursement of 10 crore +
- Responsible to exceed **NTB & ETB business targets** from the team by identifying market catchment & innovative strategies. Acquisition of affluent clients & ETB Relations development to exceed deposits, lending & cross sale targets such as SES, TASC, GBG, FD, OD, Bank Guarantee, Business loans, SME, Mortgages, Education Loan, Personal Loan, Auto loan, along with third party products such as Life Insurance, General Insurance, Mutual Funds, Equity, money market, capital market, financial analysis, de-mat services, Forex etc.
- Coordination with internal stakeholders such as different verticals, partners & teams for smoother functioning.

ICICI Bank Ltd. Nov' 2012-Oct'2022
(Branch Manager)

- Responsible for **exceeding revenue goals with sustainable growth**, team's productivity, Regulatory norms, compliance, audit, administration, client relations, customer service.
- To ensure strict adherence to **KYC & AML norms** at sourcing & transactions level by continues monitoring with **CDD, EDD & TMT** (enhance due diligence & transaction monitoring)
- Onboarding of HNI clients**, Relationship Management, portfolio management by understanding customer's requirement & providing appropriate solutions with **360-degree approach** to secure high ROE & long-term association.
- Implementation of **innovative ideas, strategies to increase the market share** by identifying market catchment by effective co-ordination with supporting channels & using potential of existing client relations.
- Responsible for **NTB Acquisition of Wealth, Pvt Banking clients** & ETB Relations to exceed deposits, lending & cross sale targets such as SES, TASC, GBG, FD, OD, Bank Guarantee, Business loans, Mortgages, Education Loan, Personal Loan, Auto loan, along with third party products such as Life Insurance, General Insurance, Mutual Funds, Equity, money market, capital market, financial analysis, de-mat services, Forex etc.
- Coordination with internal stakeholders such as different verticals, products, teams.
- Handled RLSM (Regional Liability Manager) profile in FY 16-17, wherein managed performance of 150 staff for 20 branches for desire productivity of new client acquisitions & Cross Sales. (Pimpalgaon, satana, manmad, niphad, rahuri, rahta, kopergaon, sanagamner, sinner, shrirampur, dindori, ghoti, lasalgaon, etc.)
- Successfully run & managed Piolet project on village **digitalization** by providing user friendly digital solutions such as QR Code, POS, eazy pay, biometric micro ATM by fino, SMS Banking, internet banking etc.

Kotak Mahindra Bank Ltd. Feb'2012-Nov'2012
(Branch Sales Manager)

- Responsible for daily branch sales targets from inbound & outbound team, including **high value client acquisitions**, and cross sales of other banking products such as PL,HL, AL, demat services, life & general insurance etc with compliance.
- Know Your Customer - Customer Identification, enhanced due diligence, continuous monitoring in order to adhere anti money laundering norms.
- Managing customer relationship with CRM, campaigns actioning & updation, understanding customer needs & providing appropriate solutions.

HDFC Bank Ltd Oct'2010-Feb'2012
(Sales Manager – CASA- DST)

- Handled Team of 14 CASA sales executives, Major Job Responsibilities includes driving them for high value new acquisition (Preferred, Classic) and cross sales of other banking products such as PL, HL, AL etc with compliance.
- Training & handholding new joinee, joint visits, nurturing & enhancing their talent to get the desire output.
- Know Your Customer** - Customer Identification, enhanced due diligence, continuous monitoring in order to adhere anti money laundering norms & processing compliant account-opening forms to RPC for activation without rejection.
- ULIPS, MF, Capital Market, Money Market, De-mat Services, Strong client relationship.

Max New York Life Insurance Co Ltd.
(Accounts & Admin Executive)

April' 2007-July'2010

- Was responsible for **compliance** of regulatory norms such as labour laws, timely renewal of shop act license etc.
- Understanding **customer profile, KYC** by verifying original valid documents & processing to central team for policy activation. (Aadhar, PAN, Sign, communication address etc.)
- Was responsible for cash management, bank management, reconciliation, customer service with < 2% rejection
- Accepting premium from clients for new & renewal cases. Sales & operation co-ordination.
- Handling customer queries on policy statements, income tax certificates & providing solutions.

JSF'S Anandrishiji Hospital & Medical Research Centre.
(Accounts Manager)

June' 2002-April'2007

- Responsible for day-to-day bookkeeping, ledgers, accounts management till finalization of B/S using Tally ERP & MS Excel for this 200 bedded super specialty hospital, operated by Jain Social Federation Trust.
- **Cash Management** - Checking & tallying the daily cash of billing department & deposit with bank
- **Bank Management** - Cheque issuance, ledger entries & bank reconciliations.
- **Accounts Management** - payables & receivables management, ledger maintenance, reconciliations,
- **Vendor Management** - Vendor Payments, managing supply & procurement chain, negotiations, comparisons, cost control, **compliance, reconciliations.**
- Staff Salary through cash & bank, PF payment, TDS payments within TAT.
- Calculations of Doctor Payments on sharing basis for MD, MS & Cardiac surgeons using XL formulas of % sharing

Core/ Achievements/ Projects/ Interests/Location

Areas of Key Emphasis-

Driving & Exceeding Branch profitability targets,
Regulatory Norms & Compliance,
Wealth, Private & Institutional banking.
Portfolio Management, Client Relations,
Cash, Bank Management, Reconciliations.
Negotiation & Closing.
Impactful Presentations & Team Work.

Skills -

Easily adaptable to the situation & Flexible.
Committed, Analytical, solution provider, Decision maker.
Time Management, Prioritization.
Seeking feedback, Problem-solving ability, Innovative.
Ability to perform under pressure, meet deadlines.
Power BI, MS Office, Excel, word, PPT, Tally.

Achievements-

Multiple rewards & recognitions at regional & zonal levels
in different initiatives & organizations.

Projects-

Successfully managed Piolet project of digital adoption
of village with ICICI Bank in the leadership of Mr.
Anirudh Kamani, Country head for rural inclusive
group, while handling Regional Liability Service &
compliance manager profile at Nashik.

Linguistic Proficiency

English, Hindi & Marathi

Interests- Reading pink papers, internet surfing,
listening music & news.

DOB- August 1' 1980

Current Location-

Pune, Maharashtra