

SILPA CHELATHUR

Dubai, UAE | +971 501436160 | shilpaashok999@gmail.com | Nationality : Indian | Visa Status : Spouse Visa

PROFESSIONAL PROFILE

Customer Service Executive

Customer-focused Deputy Bank Manager with over 2 years of progressive experience in the banking sector. Recognized for consistently exceeding customer expectations by delivering exceptional service and achieving branch and individual sales goals across diverse product segments, including TPP, assets, and cards. Proficient in portfolio management, KYC compliance, and regulatory adherence, with a proven ability to streamline branch operations and enhance cash control systems. Dedicated to fostering long-term customer relationships, driving satisfaction, and maintaining high standards of service and compliance in a fast paced financial institution.

EDUCATION

Post Graduate Diploma in Sales and Relationship Banking
Manipal University – Bangalore, India | 2021

BE Electronics and Communications Engineering
Anna University – Chennai, India | 2016

AREAS OF EXPERTISE

Portfolio Management | Branch Operations Management | KYC and AML Compliance | CDD, FATCA CRS Standards | Regulatory Compliance | Sales and Revenue Growth | Customer Relationship and Retention | Customer Service Excellence | Complaint Resolution | 5-S Workstation Standards | Financial Benchmarking | Income Target Achievement | Data Management | Account Opening | Transaction Handling

WORK EXPERIENCE

Deputy Manager – Personal Banker
HDFC Bank – Kerala, India

- Facilitated the selection and creation of new bank accounts, enhancing customer onboarding experiences.
- Ensured 100% compliance with KYC, AML, CDD and FATCA CRS regulations by verifying customer identities, assessing risk profiles, and monitoring transactions to prevent fraud and maintain regulatory standards.
- Managed operations and customer service to meet and exceed targets and performance benchmarks.
- Effectively handled all branch positions, leading to an increase in operational efficiency.
- Met all operational parameters with a “First Time Right” approach efficiently with minimal errors.
- Successfully acquired and managed a portfolio of new classic customers, enhancing relationships through strategic cross-selling and personalized services.
- Acquired family accounts, deepened relationship sizes, and retained customers by providing exceptional service and acting as a dedicated point of contact.
- Resolved 98% of customer complaints within stipulated TATs, enhancing customer satisfaction and loyalty.
- Certified documentation for customer account opening and maintenance, ensured error-free processing of instructions (such as stop payments and FD closures), and adhered to 5-S norms at workstations.
- Achieved and surpassed portfolio benchmarks for CTG and IPH.
- Maintained accurate and up-to-date customer interaction records on CRM Next.

KEY SKILLS

Core Skills : Effective Communication | Good Interpersonal Skills | Strategic Planning | Good Decision Making | Innovative Conflict Resolution | Target Oriented | Networking & Relationship Building | Critical & Analytical Thinking
Languages : English – Proficient | Hindi – Proficient | Tamil : Proficient | Malayalam – Native
Digital Skills : CRM Next | Flexcube | MS Office : Excel, Word