Disha Gahlot

NEW DELHI, INDIA 110078

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Summary

Experienced service leader with a strong background in business management. Adept at improving team operations and implementing best practices in the banking industry. Demonstrates professional appearance, impeccable manners, and the ability to work both independently and collaboratively.

Skills

- Operations Management
- Product and service knowledge
- Customer rapport
- Cheque cashing
- Account opening and closing
- Transaction management
- Banking operations
- Cash processing
- International funds transfers

- Banking ethics
- Accounting systems and software
- MS Office
- Debt and credit management
- Night and safe deposit procedures
- Customer deposit processing
- Retail Operations
- Documentation And Reporting
- Inventory management(A/c opening kits, ATM pins,cheque books, FD receipts, safe deposit keys)

Experience

Assistant Manager, 09/2021 — 07/2024 HDFC BANK LIMITED — NEW DELHI, INDIA

- Provided guidance and support to less experienced team members in managing assignments and workloads, contributing to the fulfillment of organizational objectives.
- Drove sales and controlled costs to support revenue and profitability targets.
- Assisted senior executives in devising and executing daily tasks to achieve critical goals.
- Adhered to strict financial and customer data guidelines to avoid breaches and information misuse.
- Demonstrated expertise in identifying and mitigating potential fraud and transaction risks.
- Verified identification account balances while cashing cheques.
- Received cash and cheques for deposit, verified amounts and endorsements, and examined for counterfeit bills.
- Developed a system for tracking inventory and ordering supplies as needed.
- Responded and assisted customers with account inquiries and updates.
- Explained bank services, financial products and applicable fees to customers.
- Verified amounts and endorsements on cheques and examined cash to prohibit acceptance of counterfeit bills.
- Eliminated errors when balancing cash machine transactions, teller cash dispensers and teller cash recyclers.
- Ordered new cheques for customers with desired format and design.
- Placed stop payment orders on cheques following requests of customers or bank personnel.
- Opened new checking, savings and lines of credit accounts, helping customers through process.
- Helped customers open, close and update bank accounts.
- Assisted customers in accessing safe deposit boxes and ATM operations.
- Actively listened to customer feedback and diligently followed-up on complaints, resulting in increased satisfaction levels.
- Monitored company compliance with regulatory standards and liaised with external agencies to support audits and certifications.
- Monitored and reconciled department expenditures for month-end expense reports.

Education

2023 MAHARISHI DAYANAND UNIVERSITY – ROHTAK HARYANA

Bachelor of Elementary Education COMMERCE AND ECONOMICS

2021 INSTITUTE OF INFORMATION AND TECHNOLOGY MANAGEMENT — New Delhi Master of Business Administration MARKETING AND HUMAN RESOURCE MANAGEMENT 2019 TRINITY INSTITUTE OF PROFESSIONAL STUDIES — New Delhi Bachelor of Business Administration GENERAL MANAGEMENT

Internships

AIM INDIA PRIVATE LIMITED (New Delhi)

• Worked with the sales team to manage leads and attain the organizational objectives

- Awarded as Star performer
- Awarded as Sales performer
- Establish the sales revenue and profit to the company

ASK AUTOMOTIVE PRIVATE LIMITED (Manesar)

- Responsible for establishing long term client relationship
- Generating and analysing feedback for efficient managment