



SWATI SHARMA

FINANCE | BUSINESS | USER EXPERIENCE | PROJECT MANAGEMENT

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EDUCATION

Post Graduate Certificate
HCI & UX Design
IIT Guwahati

Bachelor of Engineering
Electronics & Telecom
MIT, Laxmangarh

CERTIFICATION

Product Management
(Great Learning)

Digital Skills- User Experience
(Accenture)

Figma- UI UX Design Essentials
(Skillshare)

SCRUM Basics
(LinkedIn Learning & Scrum Alliance)

Blockchain Basics
(Great Learning)

CAIIB
(IIBF)

CAREER SUMMARY

Seeking a dynamic role in Project Management Domain, leveraging over 20 years of diverse expertise in Banking, User Experience and Professional Development. Eager to apply leadership experience in operations, UX research and business development to drive project success, foster innovation and facilitate business growth.

PROFILE

- Seasoned professional with over 20 years of experience leading and directing projects in Banking, User Experience and Professional Development & Coaching. Holds a degree in Electronic Engineering and possesses an HCI & UX certificate from IIT Guwahati, integrating analytical thinking with empathy to drive effective project outcomes.
- Diverse expertise includes leadership roles such as Credit Officer & Branch Manager at State Bank of India, with comprehensive insights into credit operations, financial management and data-driven decision making.
- Played a pivotal role as a UX Researcher in driving the digital transformation of Kota's coaching sector and spearheading groundbreaking Voice of Customer (VoC) research for SBI's YONO app.
- Strong interpersonal skills developed through roles as a certified soft skills trainer & Manager at Career Launcher, adept at business development and relationship building.

PROFESSIONAL EXPERIENCE

Credit Officer & Branch Manager

2011 – present

State Bank of India

- Transformed SBI Mobile Banking App-YONO with User-Centric Insights:**
 - Spearheaded groundbreaking Voice of Customer (VoC) retrospective research for SBI YONO app, identifying key pain points and opportunities for improvement. Resulting in YONO's registered users increased from 2.1 Cr in 2019 to 3.7 Cr in 2021.
 - Recommended features like using MPIN for Balance checking from launch page which led to approx. 33% decrease in transaction time and increased user satisfaction.
 - Advocated for easier login procedures and simplified interfaces, eventually leading to YONO app play store rating increase from 3.8 in 2019 to 4.1 in 2021
- Implemented strategic growth initiatives and targeted marketing campaigns to expand credit sourcing, fostering strong client relationships to drive business expansion:**
 - Achieved approximately 133% growth as Credit Officer and 136% growth as Branch Manager, surpassing allocated Credit Budget multiple times.
 - Orchestrated and implemented a targeted DHFL Home loan takeover campaign, resulting in HL takeovers of over 8 Cr in 6 months.
 - Mobilized a targeted Muthoot Gold Loan customer outreach initiative for increasing SBI's newly launched Gold Loan portfolio. Resulted in 2 Cr GL growth over the year.
 - Successfully compiled the proposals and obtained approvals for 7+ High Profile Builder tie-ups in Kota, leading to credit growth for the entire region.

TOOLS/EXPERTISE

SCRUM

Figma

Adobe XD

MySQL

REWARDS & RECOGNITIONS

Best Credit Officer- RBO
State Bank of India

AAA performance Rating
CDS, State Bank of India

- Actively endeavoured on behalf of SBI for removal of Construction permission clause for smaller Plots from UIT Kota allotment letters, leading to successful scraping of the clause by UIT. This resulted in not only a smoother and quicker home Loan sanction process, but also lesser UIT fee for the customers.
- Achieved credit growth of 32 CR in a single FY in a 180 Cr branch, while keeping the NPA below 50 Lac.

- Cross Functional Collaboration and Holistic Business Growth:

- Orchestrated the promotion and successful deployment of SB Collect (an online corporate payment solution) for the first time in entire Rajasthan, for renowned coaching clients in Kota like Resonance and Allen.
- Effectively supervised the Rajasthan Police Salary Account switchover from Axis to SBI, leading to unprecedented Deposit and Credit growth for the entire region.
- Managed an unparalleled NRI deposit growth of approx. Rs. 50 Cr from new customers as the NRI and Forex Officer at Kota.

Freelance UX Researcher

2021 – present

- Driving Digital evolution in Coaching sector:

- Actively engaged in the digital evolution of Kota's coaching sector in user research initiatives for prominent coaching institutes.
- Collaborated with external agencies to conduct targeted field studies and surveys, capturing essential insights from students.
- Analyzed data to uncover trends, resulting in data-driven recommendations like better user interfaces, more interactive elements, effective progress tracking tools and better in-app tech support. These lead to enhanced platform usability and user satisfaction.

Centre Manager & Certified PD Trainer

2006 – 2009

Career Launcher

Kota

- Holistic Leadership Impact & Transformative Workshops:

- Successfully led as the Center Manager at CAREER LAUNCHER, concurrently serving as the Language Faculty for CAT and a Certified Personality Development Trainer, with a number of students making it to top management institutes.
- Designed and executed transformative workshops which were consistently featured in various newspaper articles.

Telecom Engineer

2004 – 2005

Instrumentation Limited

Kota