

# Aakshat Kala

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## EDUCATION

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**Texas A&M University, Mays Business School**  
*Master of Business Administration*

College Station, Texas  
December 2023

**Guru Gobind Singh Indraprastha University**  
*Bachelor of Technology in Mechanical and Automation Engineering*  
GPA: 3.60/4.00  
Honors: Salutatorian

New Delhi, India  
July 2014

## EXPERIENCE

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**Halliburton Landmark**

Houston, United States

*Product Management Intern*

May 2023 – August 2023

- Devised and implemented a strategy for a ten-fold increase in revenues over the next 2 years by creating awareness about the product, working on the product deficiencies and improving retention
- Collaborating cross-functionally with about 50-55 stakeholders in the product, marketing, sales, and customer support domain to understand the customer and tailor the product as per needs
- Initiated a new approach for product wise cost vs price analysis to compare revenue flows for each individual product offerings, increasing forecasted revenues by 50% by change in price structure

**Bank of Maharashtra**

New Delhi, India

*Manager, Deputy Branch Head*

May 2018 - August 2021

- Doubled credit portfolio from ₹230 million to ₹450 million by retaining existing customers and acquiring newer customers through prompt and personalized services, and identifying customer needs
- Collaborated with about 10-12 executive stakeholders and large customers with business turnover over 250 million, organized meetings, formulating banking strategies to fulfill financial goals in a symbiotic manner
- Researched market through complex financial analysis tools, leading credit team and seeing a portfolio jump of close to 100%
- Invigorated team members towards goal through proper guidance by streamlining communication, exceeded set targets and crossed landmark of ₹2.00B total business
- Curtailed expenses by analyzing and documenting spending patterns and implementing cost-cutting solutions to boost branch profit from ₹9M in March 2018 to ₹20M in March 2020, a 122% increase
- Strengthened the branch's corporate relationship by connecting with the biggest customer of branch having credit limit of ₹250 million, acting as first point of contact and resolving issues on priority

*Interim Branch Head*

July 2020 – August 2020

- Spearheaded the team of 20 members on a large customer acquisition by working on a previous deposit relationship to translate into a credit relationship by fast-tracking the working capital proposal of ₹40 million

*Deputy Manager*

June 2015 - May 2018

- Promoted to the rank of Manager in less than 3 years, against an industry standard of about 5 years, by boosting business three-fold and 80% increase in customer base
- Built confidence and network with local government bodies, understanding customer credit needs and enhanced business from ₹80 million to ₹220 million
- Resolved customer issues on priority, thereby reducing customer complaints by 80%
- Set up framework for local body association for agricultural credit which increased 200%

## SKILLS, ACTIVITIES & INTERESTS

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**Languages:** Fluent in English, Hindi; Conversational proficiency in Punjabi

**Technical Skills:** Core Banking Solutions (CBS), Advanced Excel, financial modeling, Credit exposure training for retail, forecasting credit advances, credit monitoring and restructuring

**Certifications & Training:** Certified Associate of Indian Institute of Bankers

**Interests and Activities:** Voracious reader, writing verses, cricket, football, chess, consulting club