

V Chandrasekhar Rao



Contact

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Languages

English

Hindi

Oriya

Telugu

Summary

I want to be a part of an organization where there is a scope for me to use my knowledge and skills, in which I can add value to the organization with my ideas and passion of getting success. To use my skills in the best possible way for achieving the company's goals.

Skill Highlights

- Project management
- Strong decision maker
- Complex problem solver
- Innovative
- Service-focused
- Team Handling

Experience

Company Name:

AXIS BANK LTD.

Professional Profile:

Project : Rural Lending Operations (B2C, B2B, GSS & Tractor Loan)
Platform : Java, Omni-flow, Outlook, LOS, Trace and Finacle.
Duration : July 2021 – till date
Role : Area Credit Operations Officer

- I handle disbursement of rural-lending agriculture loans (B2C and B2B), tractor loans, and Wholesale and TA Loan.
- Scrutinizing the documents provided by customers for ensuring compliance to all rules & regulations before disbursement of loan.
- Underwrite proposals as per policies & procedures
- Process Development and policy implementation.
- Analyze risks and approve or reject loan requests.
- Process loan documents submitted for account opening and ensure its subsequent disbursement
- Validate the submitted documents as per bank's process and policies
- Responsible for the dispatch of disbursed files, repayment instruments etc., to central storage post updating the same in system
- Reply/revert on time for Concurrent audit queries and ensure that satisfactory audit ratings are obtained
- Processing the loan closure as requested by sales/branch heads/collection teams.
- CIBIL score check & CAM preparation
- Addressing audit query for all products such as B2C/B2B/Rural lending products

Qualification

- LLB
- MBA(Finance)
- BCOM

Certification

- Financial Analyst
- Applied Finance (IIM Calcutta)
- Lean Six Sigma
- SQL
- Python
- Business Analysis Basics
- Agile Scrum Foundation

Experience

Company Name:

BARODA GLOBAL SHARED SERVICES LTD.(Subsidiary of Bank of Baroda)

Professional Profile:

Project : Retail Liability Back Office Operations(AMS & Aadhar Operations)
Platform : Java, Omni-flow,Outlook and Finacle.
Duration : August 2018 – June 2021
Client : Bank of Baroda
Role : Team Leader

- Checking KYC of AOF
- Create and maintain KYC records by obtaining information from internal and external sources
- Validate the information within KYC records and Customer Identification Program (CIP) documents to ensure completion and accuracy
- Ensure KYC records incorporate local regulatory requirements
- Perform independent check of KYC information provided by front office.
- Perform Periodic KYC reviews on risk based schedule.
- All a/c opening formalities as per the KYC (Know Your Customer) guidelines of RBI.
- End to end management of client KYC process including liaison across the Compliance & operations.
- Identifying and documenting audit issues and recommendations using independent judgment concerning areas being reviewed.
 - Review for all High risk entity types as per policy regulations.
 - Suspicious transaction Monitoring Alert fulfilling end to end Closure.
 - Analyze and summarize the final risk of the customer.
 - Monitor progress of existing loans
 - Adhere to current compliance standards
 - Adhere to Service Standards of Performance












Experience

Previous Company Name:

INDUSIND BANK LTD

Professional Profile:

Technical Skills

-  Windows/Linux/Mac OS
-  Microsoft Office Suite
-  Google Drive(Sheet, Docs)
-  Email
-  Skype, Microsoft Teams
-  HTML
-  Database Management(MS Access & Oracle)
-  LOS
-  LMS
-  FINACLE
-  CMS

Project : Account Management System
Platform : Java, Omni-flow, Outlook, Talisma and Finacle.
Duration : June 2016 – August 2018
Client : Indusind Bank Ltd
Role : Team Member

- Working in Account Opening section(HUB).
- Process IP Cheques for Clearance.
- Handle Deliverables(Welcome Kit, Debit Card & Cheque book).
- Process documentation & perform data entry for closed, lost & destroyed Debit Cards.
- Check KYC & AML.
- Handling client's queries & providing them service solutions through Talisma & I-works.
- Check Funding by Finacle.
- Authorize the Form.
- Doing DVU saving AOF.
- End to end management of client KYC process including liaison across the Compliance & operations.

Personal Details:

- + Father's Name:
V Rama Rao
- + Date of Birth:
06th July 1989
- + Gender: Male
- + Marital Status : Marrie
- + Nationality: Indian
- + Hobbies :
Learn new things, Travelling & Shopping
- + Permanent Address :
Jhanjirimangala DuniaSahi
Po- Telenga Bazar
PS- Badambadi
Cuttack-753009
ODISHA

Experience

Previous Company Name:

Getechnologies

Professional Profile:

Project : Accounting
Platform : MS Office & Tally
Duration : June 2012 – September 2014
Client : Getechnologies
Role : Account Manager

- Performed necessary functions to assist in the maintenance of accounts and system
- Ensured proper accounting of general ledger transactions and prepared monthly general ledger reconciliations.
- Preparing and finalizing accounting records and financial statements reports.
- Handling ledger accounts and keeping the check for any invoices or payments.
- Preparing forma and manuals for accounting and bookkeeping personnel.
- To recommend, develop the solutions to financial problems of the business.
- Provide internal and external auditing services.
- Avoiding outstanding expenses and managing the petty cash
- Provide support to clients in front of taking authorities during litigation involving financial issues.

DECLARATION:

I hereby declare that the above mentioned information is correct to best of my knowledge.