

Zeenaat Majeed Lone

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Dynamic and result oriented professional 11+ years of comprehensive experience in overall management of financial products and its related function. Presently spearheading in the capacity of Relationship Manager – Call Centre Head (North DSMG) and previous exposure in Asset operations depart.

Core knowledge and skills :

- Vast experience with knowledge of standard collection procedures along with exposure of Banking operations .
- Ability to effectively manage sensitive and complex Customer complaints queries.
- Managing employee relations issues such as disputes and disciplinary measures in effective and productive manner.
- Excellent communication , Interpersonal skills and leadership skills .
- Internal Team and outsource vendor handling experience .
- Positive approach with strong will power .
- Resourceful problem-solving skills to deal with conflict management to create positive work environment .
- Effective negotiation skills and convincing skills
- Vision _ focus on Solutions and time management .
- Self-improvement and self-driven approach for self growth .
- Adaptive to work culture sensitivity and awareness with ease and flexibility .
- Strategic thinking and compliance oriented .
- Responsibility for new OFF-ROLE OSP onboarding and orientations.
- Developing and delivering training sessions.
- Proficiency in tracking , evaluating performance and monitoring of inbound Team and outbound call center .
- Ability to promote team collaboration with Business / operations / backend team for meeting organizations goal.
- Skills for Data Analysis proficiency & Interpretation .
- Also participated in internal Team official event Planning ,
- Relationship building to nurture networking .

PROFESSIONAL EXPERIENCE

ICICI Bank Pvt Ltd: Job Location Jaipur Since 2013

Relationship Manager Manager Grade II _DSMG – (Jul 2018 – till date)

ICICI BANK PGDBM NIIMS MUMBAI program – (Aug 2017 – Jun 2018)

Customer Account Manager _ Asset operations – (Sep 2013 – Jul 2017)

Job Responsibilities - DSMG (current)

- Handful experience of 7 years in Collection department multiple products Personal loan /Business loan / Home loan / Commercial vehicle / Auto loan.
- Currently handling Personal loans early buckets B0 and B1 (till 60 dpd)
- Current role : North Center Head handling multiple states Rajasthan , Haryana , Uttar Pradesh Punjab , Jammu Kashmir .
- Team handling exposure: direct (1 on roll) and indirect (40+ call center Team and 5 OSP).
- Experienced with Multiple vendor management like Call centers / Field agencies.
- OSP field Executive management for field collection Jaipur /Alwar / Bharatpur .
- Close interaction with stakeholders like Process Team, Escalation Team, Business Team, Branches/ Call Center – for understanding nitty – gritty of business plans and alignment towards target deliveries.
- Maintenance of Client Database (10000+ Customer base with 550 CR): Tracking client activates, payment status, queries, disputes and Customer services and related reports.
- Weekly Targets and plan of action for internal agencies ,OSP and Call centers with established debt collection procedures and performance goals.
- Implemented and executed Training sessions for internal Team and vendors for enhancing process and compliance awareness for all growth and progress.
- Assisted with negotiation of payment plans to settle account delinquencies.
- Performed internal audits to ensure compliance with industry regulates by monitoring collection calls, callers capability.
- Delegation of work to employees based on their capability and efficiency.
- Weekly review and daily monitoring optimal productivity of Call Centre staffs, field agencies within framework.
- Inculcate various Zonal level activities as FPR like BULK SMS, emailers, IVR campaigns , LIVE balance .
- Monthly Customers Visit to oversee customer debt issues.
- Also expertise in Cross selling like FD / Insurance /loan.
- PAN India level FPR for multiple project drives.
- Publishes Zonal level MIS and dashboards.

Job Responsibilities – Retail Asset operations (Previous)

- FPR North for repayment Banking process and FCRM SR processing – Handled End to end cheque EMI repay process and process SR within TAT .
- Experience of NDC (Non-Discrepancy Check) of all Retail loans includes Auto, Commercial vehicle, Personal and SME loan.
- Maintained Zonal level MIS: Reconciliation reports, Open ended MIS, PDC MIS, Storage checklists , Progressive shop graphs and other dashboards.
- SOX audit of ROG (Retail operation group) product regularly handled in every quarter.
- Performed in various projects like Cheque clearance Automation project , Finnone Auto upload repayment entry , Auto reconciliation project etc.
- Team coordinators with RPC, business team

Projects / Achievement

- Award for excellence 2019 /2021 / 2022 /2023 and APR'24 for DSMG Best performance.
- Won more than 6 times consequence months in a year "Employee of the Month Contest ".
- Awarded for Best coordinator between DRO and RPC by ZH in Asset operations.
- Qualified and certified for Quest for Quality for 8 different projects in same financial year.
- Had pleasure to get published in internal Bank article magazine as Young Achievers.
- Received 5 certificates for participating in projects and completing the same successfully.
- Projects _Online ENACH /Online digital Collection / DIY Promoter / Online operational Banking Clearing
- Pleased to have Customers and Team appreciation acknowledgment.
- Successful in piloting and scaling up of first of its kind online Agri Loan product through "I DISBURSE" (Image based disbursement of loan).
- Cross functional Trainee for vendors, team and call center.
- Organizes events and had zeal to participate in other curriculum activities.

Core Competencies

- Risk management.
- Vendor management.
- Cross functional and Team management.
- Relationship Management.
- Time management.
- Negotiation.
- Business Strategy and analysis.
- Product & Process Management.
- Well governed with Compliance safety and security.
- Collaborative and rewarding.
- Quality Assurance
- Research & Data Analysis
- Project Management

Educational Credentials

- PGDBM from NMIMS, Aug 2017 – Jun 2018
- Post-Graduation Diploma in Banking Operations (NIIT IFBI), May 2013 – Aug 2013
- Post-Graduation Diploma in International Business, Aug 2011 – Aug 2012
- Bachelor of Management Studies, Jul 2008 – Jul 2011.
- Central Academy CBSE boards.

Computer and Technical Expertise

- Operating system: MS- DOS, MS Windows, Windows NT, Windows XP, Windows 10 General: MS Office, Libre , Pivot
- Banking related application: I process CAPS, Finnacle, Marc, Finnone , FCRM, Banking reconciliation system, I-disburse, RLOS , CRM , Omnidocs , Vymo , Convox .

Personal Profile

- Name: Zeenat Majeed Lone
- DOB: 11th Mar 1989
- Gender: Female
- Father's Name: Mr Abdul Majeed Lone
- Mother's Name: Mrs Shahzada Lone
- Marital Status: Single
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