

**KEERTHANAA JAYAKUMAR****EMAIL ID:** keerthanaajayakumar1992@gmail.com**PHONE :** +971 504046423 / +91 9840751318**CAREER OBJECTIVE**

Be a part of reputed organisation, gain knowledge to utilise my skills and contribute my best to your esteemed organisation by achieving goals and objectives effectively and efficiently.

EDUCATIONAL QUALIFICATION

Course	Board/Institution	Year	CGPA/ %
MBA	Amity Global Business School (Jubilee Hills, Hyderabad)	2015	90.0
B.Tech: Computer Science	SRM University, (Kattankulathur, Kanchipuram)	2014	80.2
Board Of Intermediate Education: AP (XII)	State Board (Narayana Jr. College, Kukatpally)	2010	83.8
All India Secondary School Certificate Examination (X)	CBSE Board (DAV Public School, Kukatpally)	2008	74.4

WORK EXPERIENCE (7 years in UAE , Banking Operations) :

- Citigroup Inc. (CITI Bank)
- Emirates NBD (ENBD)
- Abu Dhabi Commercial Bank (ADCB)
- HongKong and Shanghai Banking Corporation (HSBC)
- United Arab Bank (UAB)

AREA's OF INTEREST

- Customer Service & Banking
- Sales & Marketing , Operations

I. Citi Group Inc. (CITI Bank) - (Dec 2018 – Nov 2021)

- 3 years of Tele Sales & Customer Service experience at **Al Wasl Branch** as **Sr. Financial Relationship Officer** in Sales.
- Handling Portfolio Sales for Installment Products such as Insta Loan, Loan on Phone, Balance Transfer, Easy Payment Plan facilities & Back Office Operations by following the current policies & procedures of the bank.

ACHIEVEMENTS

- Received Promotion for achieving target consistently more than 150% of the assigned targets for the year 2019 & 2020, where Salary Increment & Grade Promotion was given from “E3” as Financial Relationship Officer to “O1” as Sr. Financial Relationship Officer in January 2021.
- Received Fast Track Promotion for achieving target consistently more than 150% of the assigned 125% target, where Salary Increment & Grade Promotion was given from “E2” as Sr. Relationship Officer to “E3” as Financial Relationship Officer in March 2020.
- Received Fast Track Promotion for achieving target consistently more than 125% of the assigned 100% target, where Salary Increment & Grade Promotion was given from “E1” as Relationship Officer to “E2” as Sr. Relationship Officer in October 2019.
- Consistent target achieved in 2019 with an average yearly target of 155%.
- Being one of the Top Performers at the 3rd position in overall Portfolio Sales for 2019 by processing all installment products such as Insta Loan, Loan on Phone, Balance Transfer & Easy Payment Plan facilities.
- Achieved 200% of Citimax points than the required target points with complete dedication and hard work in April 2019, also resulting in earning the highest incentives.
- Won Star of the Month award for achieving highest number of points & target in CITI Bank for the month of March 2019.
- Won Star of the Month award for achieving highest number of points & target in CITI Bank for the month of February 2019.
- Achieved higher target than the required target consistently every month resulting in earning good incentives.

II. Emirates NBD (ENBD) - (Aug 2017 – Nov 2018)

- More than 1 year of Direct Sales & Customer Service experience at **Muraqqabat & Al Barsha Branch** as **Retail Banking Officer** in Sales.
- Handling all Retail Banking Facilities such as Company Payrolls, Current & Savings Account Openings, Credit Cards, Personal Loans, Back End Operations & Collections by following all the policies & procedures of the bank.

ACHIEVEMENTS

- Consistently handling Company Payrolls & Focusing on employee payroll relationship for all Account Openings, Credit Cards and Personal Loan requirements.
- Consistently achieved target every month & awarded as Top Performer on over all Retail Banking Products including Personal Loans, Credit Cards and Account Openings.
- Achieved higher number of points than the required target points every month with complete dedication and hard work resulting in earning higher incentives.

III. Abu Dhabi Commercial Bank (ADCB) - (May 2016 – Aug 2017)

- 1 1/2 year of Tele Sales & Customer Service experience at **Dubai Outsource Zone** as **Relationship Officer**.
- Sourcing all Retail Banking Products such as Credit Cards, Personal Loans, Smart Loans, Current & Savings Account Openings, Fixed Deposits, Back End Operations & Collections by following all the banking policies & procedures.

ACHIEVEMENTS

- Consistent target achieved on Retail Banking Products such as Credit cards and Personal Loans.
- Participated in Credit Card Sales Training conducted by VISA in May 2017.
- Won Special award for achieving all multi products target for the month of April 2017.
- Won Special award for achieving target with highest number of points for the month of October 2016.
- Won Toppers award for achieving target with highest number of points for the month of September 2016.

IV. The HongKong and Shanghai Banking Corporation Limited (HSBC) - (Aug 2015 – May 2016)

- 1 year of Tele Sales & Customer Service experience at **Cupola Tele-Services, Dubai Outsource Zone** as **Customer Service & Sales Officer**.
- Handling Portfolio Sales for Installment Products such as Balance Transfer, Easy Cash facilities & Back Office Operations by following all the banking policies & procedures.

ACHIEVEMENTS

- Ranked top 4 in the month of October (3rd month after joining) while competing with agents who have more than 3 years experience in Portfolio sales - Balance Transfer and Quick Cash facilities.
- Consistent growth in my target of achieving 1.4 million in September, 1.6 million in October, around 1.8 million in November & so on.

- Achieved target of 1.2 million in August, the very 1st month of joining while the target given was only 700,000.

V. United Arab Bank (UAB) - (Apr 2015 – Aug 2015)

- 6 months of Tele Sales & Customer Service experience at **Cupola Tele-Services, Dubai Outsource Zone** as **Sales & Service Officer**.
- Handling Portfolio Sales for Installment Products such as Balance Transfer & Easy Cash facilities by following all the banking policies & procedures.

ACHIEVEMENTS

- Achieved target very 1st month in Tele sales, though it was my 1st job.

SKILLS & STRENGTHS

- Software Skills : MS Office - Outlook, PowerPoint, Word and Excel.
- Communication Skills : Excellent reading, writing, listening and speaking.
- Strengths : Sincere, Focused, Hard Working & Determined to achieve Goals.
- Self motivated for consistent growth, Effective & Efficient in managing time.
- Started my career's 1st job in UAE with exposure to multiple products under different process & policies ; gaining around 7 years of experience.
- Understand and serve the needs without customer complaints.
- Consistently meet & exceed customer expectations.
- Cross-selling products for customers to meet their financial needs & requirements.

EXTRA-CURRICULAR ACHIEVEMENTS

- Developed final year project using Cloud Computing.
- Participated in a training course on Software Engineering Essentials.
- Participated in workshops and tech fests conducted at my University.
- Won various tournaments in Basket Ball and Volley Ball.
- Won various awards for Indian Classical Kuchipudi Dance & Carnatic Music.

PERSONAL DETAILS

Date of Birth : 01 December 1992

Nationality : Indian

Languages known : English, Tamil, Telugu, Malayalam, Hindi.

Hobbies & Interests : Traveling, Playing Basketball, Volleyball, Badminton & Indoor games like Chess, Carroms, Dancing, Reading etc.

Current Location : Oud Metha, Dubai, UAE.

Reasons for change : Career Growth & Enhancement, Family Requirement

I hereby declare that all the information furnished above is true and correct to the best of my knowledge.