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| **Academic Summary** | | | |
| B.E(ECE) | 2013 | Indira Institute of Engineering &Technology (Anna University) | 6.5 |
| Diploma(ECE) | 2010 | Sri Durgadevi Polytechnic College [DOTE] | 86% |
| HSC | 2008 | Govt. boys.Hr.Sec.School [State Board] | 56% |
| SSLC | 2006 | Govt. boys.Hr.Sec.School [State Board] | 67% |

Working knowledge in Flexcube and Finacle banking software.

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| **Professional Experience** |

* **Working in Indusind Bank, Thiruvallur branch as Service delivery manager from August to till date**
  + Looking after client servicing at the branch lobby and servicing HNI clients.
  + Checking KYC documents on new client Account opening forms
  + Onboarding of new acquired clients through welcome call and audit on sales process.
  + Managing TAT for all service & operational transactions
  + Activation of clients on net banking and other non-branch channels.
  + Business lead generation and passing to relevant sales channel
  + Sells Loans, Fixed deposit and Recurring deposits.
  + Cross selling General Life and Health insurance products of various brands.
* **Worked in HDFC Bank, Ponneri branch as Teller cum Front desk Executive from March 2021 to July**
  + Serves customers by completing account transactions.
  + Provides account services to customers by receiving deposits and loan payments, cashing checks, issuing savings withdrawals and mail deposits.
  + Sells Loans, Fixed deposit and Recurring deposits.
  + Answers questions in person or on telephone and refers customers to other bank services as necessary.
  + Records transactions by logging cashier’s checks, traveler’s checks, and other special services; preparing currency transaction reports.
  + Cross-sells bank products by answering inquiries, informing customers of new services and product promotions, ascertaining customers’ needs, and directing customers to a branch representative.
  + Reconciles cash drawer by proving cash transactions, counting and packaging currency and coins.
  + Reconciles loan vouchers and other transactions.
  + Maintains supply of cash and currency and turns in excess cash and mutilated currency to head teller.
  + Complies with bank operations and security procedures by participating in all dual-control functions, maintaining customer traffic surveys, auditing other tellers’ currency, and assisting in certification of proof.
  + Maintains customer confidence and protects bank operations by keeping information confidential.
  + Contributes to team effort by accomplishing related results as needed.
* **Worked in Fincare Small Finance Bank Ltd, Chennai as a Señior Relationship Officer from Dec 2019 to till March 2021**
  + Responsible for the Savings and Current Account budget for the individual along with third party products.
  + Servicing the existing customers and interacting with them on regular basis.
  + Conceptualize and implement initiatives towards acquiring new to bank customersand then increasing their deposit values.
  + Working towards customer satisfaction minimizing and handling customercomplaints.
  + Cross selling of life insurance, General insurance, and Mutual Funds to the existingand new to bank customers which is a challenging task.
  + Responsible for acquiring new savings accounts, current accounts and build up strong

relationship with customer.

* **Worked in HBD Financial Services( subsidiary of HDFC Bank), Chennai as Officer from April 2017 to Dec 2019**

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| * Sound Knowledge in Credit card products and process. |

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| * Resolving Credit card related queries and complaints received from cardholders through letters & Emails. * Exposure in actioning all credit card maintenance activities. * Handling queries related to disputes, statement, Payments, Insurance, card conversions, fee and other charges reversals, settlement, credit card loans, investigation, priority complaints and other related queries involved in credit cards. * Respond to customer, regarding the charge back credit and write off credit once investigation done. * Respond to cardholder complaints with a productivity of 100 letters per day. * Providing end to end resolution to customer queries by interacting with other units, skillfully resolving credit card issues with almost diplomacy. * Respond all the queries with permissible time frame with adequate resolution. * High quality and speed resolution provided * Handle priority customer with almost care * Have sufficient knowledge in credit card transactional details reflecting in the statement. * Handling customer’s KYC updation, modification and deletion process. * Training fresher’s about banking credit card process and resolving customer complaints within stipulated TAT. * Taking first level action on customer complaints at day zero (250-300 complaints per day) * Assigning initiated customer complaint’s to respective team members for final resolution.  |  | | --- | | **Extra-Curricular Activities** |  * Carrom board played at district level. * Member of Students committee in IIET and organized Department symposium and Associations. * Event coordinator in HBD. * National cadet corps.   **Personal Details**     * Date of Birth : 6-7-1991 * Martial status : Single * Address. : 1 MGR nagar,   Uthukottai, Tiruvallur.   * Alternate mail : mani.ec10@gmail.com |
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