

Career Objective

To make a positive and significant contribution to the Organization I serve. Would constantly strive for perfection and professional satisfaction.

Academic Profile

- ✓ MBA Finance from MGU Hyderabad in 2015
- ✓ B.Com (Computers) from S R R & C V R Govt Degree college Vijayawada in 2004
- ✓ Intermediate from Bishop Azaraiah Girls college Vijayawada in 2001
- ✓ S S C from S B S R K Girls High school Vijayawada in 1999

Areas of Expertise

- Operations Management
- Team Management
- Customer Service
- Process and Workflow Management
- Data Management
- Relationship Management

Other Skillsets

Computer Knowledge

- Windows
- MS Office Suite

Software's Knowledge

- Finn one
- Finacle
- FCRM (Finacle Customer Relationship Management)
- Pivotal CRM
- FIS Profile
- BOS
- UBOLT
- TASKMF

IV. KFINTECH (Kin Technologies Private Limited)

Duration: June 2021 to June 2023

Worked as **Assistant Manager-M2** in KFin Technologies Private Limited Mutual Fund Operations at their Audit & Surveillance Dept Hyderabad- HO-MFS (Head Office).

Job Profile

1. Debit identified for all payouts such as redemptions / dividend brokerage.
2. Ideally resource to have overall process knowledge. Understand the report requirement and prepared reports for internal controls
3. Ideally resource to have overall process knowledge
4. Co-ordinated with the AMCs for various MIS reports. Daily VCR generation, verification and Submission.
5. Monitored MIS Reports which ever Processed daily weekly, quarterly, monthly Adhoc dividends and payout activities.
6. Provide recommendations to improve weak internal controls.
7. Investigate instances of possible fraud (even those considered immaterial).
8. Perform reconciliations of financial and operating information.
9. Monitored compliance with industry standards, laws, and guidelines.
10. Evaluate whether processes and procedures are functioning properly.

III. SURYODAY Small Finance Bank Ltd.,

Duration – Feb 2019 to Jan 2020

Worked as **Deputy Manager-** in Suryoday Small finance Bank Ltd , Retail Assets Credit and Disbursement at Chennai .

Job Profile

Headed as Team Manager for Home Loan & Mortgage and Business & Commercial Vehicles loan Operations Credit & Disbursement activities Like :

- Underwrite proposals
- Review/approve credit facilities and authority
- Loan Account Opening
- Loan Disbursement Process
- Loan Payment Process
- PDD MIS Maintain and follow up
- Physical loan file handover to storage
- NACH and SPDC

- Preparation of Welcome letters
 - CERSAI Process
 - PMAY CLSS Process
 - Concurrent audit responses
 - File/Document Storage & Movement
 - Retrieval & re-filing Process
 - Documents Insertion Process
1. Processed Credit lending Files & applications submitted by the business team in line with appropriate controls, company standards, regulatory guidelines and all applicable credit approval procedures.
 2. Underwrite proposals understanding the complexities within the lending guidelines.
 3. Verify documentation, Assess Customer Credit Worthiness, perform certain Fraud checks and review/approve credit facilities within stipulated guidelines (credit policy).
 4. All approvals subject to assigned 'limits of authority'.
 5. Meet and exceed PLA and KPI targets (Quality, Work Rate and Operating Efficiency).
 6. Identified and escalate potential risks, operational and/or otherwise and Support achievement of team objectives.
 7. Identified and escalate possible issues.
 8. Apply acquired knowledge to provide assistance to others.
 9. Understand and adhere to established policies and procedures.
 10. Supported changed initiatives and escalate any concerns.
 11. Execute specific business oriented activities beyond the regular processing.
 12. Analysed complex problems, interpret operational needs and develop integrated, creative, technical solutions
 13. File/Application need to enter Inward & Login Tracker by the maker and Checker will check the log-in tracker before verifying the loan account.
 14. Health check of the physical file as per the operation checklist by the maker and checker to check the Quality of the documents and information before sending the details to business team and Credit team.

15. Loan Account Creation (Maker & Checker) and then Loan Disbursement Entry through system by Maker & Checker to verify the all details and approve and update in Master Tracker data by the Maker
16. And payment initiation through NEFT (Data making - Maker & Checker) or through DD (Maker & Checker) and have to Payment entry in system with Ref as Loan account number then DD printing automation instead of manual data entry if other than location disbursed cases DD can be issued from the nearest branch.
17. And update Mortgage (HL and LAP) and CV, PDD Tracker and sent PDD MIS to HOD and Need to take the call if PDD Pending from Business team or Legal team.
18. Post disburse the case NACH and SPDC handover to concern team and Acknowledgment received from NACH team upon NACH and SPDC handover and need to ensure before submission documents are complete in all respect.
19. Preparation of Welcome letters for disbursed cases and Data sending to vendor (Maker & Checker)
20. Stamp Paper Usage, Indent & Payment and Tracking of stamp paper usage, indent location wise and prepared Stamp paper MIS .and we have to initiate Indent request from business team based on usage and stock available. Periodical review stock in hand, usage and validity period and accounting entry in system and Timely update to the management reg amount of stock in hand and expiry date.
21. CERSAI Creation (Maker & Checker) from Operations. Maker is doing the CERSAI creation in CERSAI website base on Property registration documents and Checker is verifying and approving the same in system.
22. Storage MIS tracker being maintaining for inventory shared by RMC.
23. RMC sharing file level inventory system dump after in-bounding files. and RMC is verifying the physical files with the soft data provided by SSFB for inventory and Outward data being cross checked with the system dump received from RMC. and Sample check done in Monthly vendor visit at Storage.
24. Credit Rejected files Storage process. File store in Box level and dispatch to RMC and Physical rejected files and soft copy received from the credit dept. and update Rejected file storage tracker.
25. To be monitor Documents insertions hence need to send staff in RMC place for inserting the documents in file and after insertion handover the files to RMC on same day with acknowledgment.

II. AXIS Bank Ltd.,

Duration – Aug 2012 to June 2017

Worked 5 years as **Assistant Manager** in **Axis Bank** at their Retail Assets Management Group (RAMG) at NPC- II (National Process Centre) Ghatkesar Hyderabad.

Job Profile

Headed as Team Manager for Home Loan & Mortgage and Business ,Commercial Vehicles loan Education loan Disbursement & Account maintenance activities and Handled Customer Requests (Pan South & East) received through CRM module from Retail asset centres.

- Loan Account Opening
- Loan Disbursement Process
- Loan Payment Process
- Loan Foreclosure / Pre-closure
- Loan Maturity Closure
- Replacement / Re-scheme
- Scheduling with EMI Change / Tenure Change
- Rate of Interest Conversion (Applicable for Home Loans)
- Loan Enhancement (or) Downsize
 1. Home Loan operations handling activities like Disbursements, Registrations and Mortgage
 2. Non-Discrepancy check of the Home Loan Proposals and supporting documents received from Sales Team
 3. Maintaining MIS of Property Insurance and Life Insurance pertaining to Home Loan customers
 4. Issuing of Disbursement Pay orders and Demand Drafts
 5. Leading, managing & monitoring the performance of team members to ensure effectiveness in operations and meeting of individual as well as group targets
 6. Managing the customer loan related queries and service request in FCRM (Finacle & Finn one based)
 7. Handling Loan Cancellations, Closures / NOC issues, Insurance
 8. Resolving customer escalations and Ombudsman Complaints
 9. Handling Loan Downsizing, Pre-EMI–EMI conversions, Part Payments& Loan Enhancements
 10. Handling Post Dated Cheque / ECS / SI and File Movement
 11. Attending customer queries and resolving the same within time
 12. Ensuring Data Quality and TAT
 13. Monitoring Team Productivity
 14. Tracking of Critical Requests and ensuring closure of the same within 24 hours

15. Also keep track of Requests received for Priority and HNI Customers
16. Have keenly participated in Process Improvements and System Developments
17. Daily basis Retrieval requests process with vendor through mail requests process through CRM
18. Audit requests process with vendor through mail
19. Physical File and dockets and copy of documents dispatch to RAC Through Trace
20. Handel the Concurrent Audit whatever the In-warded Files shared with Concurrent audit Team and handed over the sampled Files and Insertions
21. And same time Mapping the received from Con Audit Files and Insertions same as acknowledged to them and Discrepancy Files sent to RAC
22. Preparing and Maintaining the Volumes of the MIS for entire Con Audit Files and IAD 23. Audit Team and handed over the sampled Files and Insertions

I. ICICI Bank Ltd.,

Worked 5 years with ICICI bank Ltd at their Retail Assets Management Group (RAMG) M G Road Vijayawada and Hyderabad.

- I. Worked as **Junior Officer- (JO)** in Retail Assets Management Group (RAMG) and Consumer Loans Department: Duration– May'2011 to June 2012
- II. Worked as **Senior Associate Customer Service Officer** in ICICI Bank Ltd HRMG: Duration May 2009 to Apr 2011
- III. Worked as **Senior Associate Executive** in ICICI Bank Ltd HRMG & RPC: Duration– May 2008 to May 2009
- IV. Worked as **Associate Executive** in ICICI Bank Ltd DST backend Ops: Duration– Jan 2007 to May 2008

Job Profile

1. Handling Escalation calls relating to Consumer Loans and provide resolution for the same
2. Focus on customer relationships, sustaining customer loyalty as well promoting customer retention
3. Conducting surveys to identify a number of areas for improvement in the services
4. Invest in driving customer satisfaction and constantly improving the quality of Customer Services
5. Use proven motivation techniques to keep the team fired up
6. Educating the customer to check their loan details online by linking Bank account to loan account
7. Taking requests online to send the statements to customer by post or through email.

Linguistic Skills

Read	Write	Speak
English	English	English
Hindi	Hindi	Hindi
Telugu	Telugu	Telugu

Personal Details:

Name : **NAGALAKSHMI VINNAKOTA**

Marital Status : Single

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Place:

Signature: