

G V G Laxmi

Director - Operations

CAREER SUMMARY

Responsible for extensive Bank Operations for accurate and timely delivery of products, quality assurance, product development and client satisfaction. Tasked with improving service and reducing expenses. Other responsibilities include audit, business resumption planning, evaluating emerging technologies, contract review and negotiations, salary administration, leading a team of 100+ with continuous Team development and recognition programs and defining the strategic direction of the business division unit.

CONTACT



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TECHNICAL SKILLS

- MS Office 10
- C+, SAAS, Microsoft, Node JS
- Finacle (developed by Infosys for online process of LOS)
- Diploma in Information Technology

PERSONAL DETAILS

Gender: Female

Father's Name: G KUMARA SWAMI

Date of Birth: 16th June, 1985

Marital Status: Single

Languages known: English, Hindi & Telugu

Address: Plot no 275, KLR Balaji Nagar, Medchal, R.R District

CORE SKILLS

- Admirable experience effectively managing a wide range of banking activities, exceptionally well in the areas of Credit & Operations in Retail Assets Department.
- Handled challenging tasks both independently and within the team, like public issue management, Database integration, etc.
- Use deductive and inductive reasoning to find the best solutions to complex problems.
- Familiar with all standard banking software including MS Office applications
- Profound knowledge of banking procedures and investment products
- Sound understanding of loan and credit procedures
- Knowledgeable in all aspects of Banking regulations
- Good team player with excellent communication & people management skills.
- Ability to manage and nurture client relationships
- Exceptional oral and written communications skills

ACHIEVEMENTS

Received "Best Employee award in the year 2011"

WORK SUMMARY

Dec 2018 - till date

Finaara technologies Private Limited
Director – Operations

Job Role:

- Led strategic planning to achieve business goals by identifying and prioritizing development initiatives and setting timetables for the evaluation, development, and deployment of First of its kind products of Finaara.
- Identify opportunities and risks for delivering the company's services as a web-based business, including identification of competitive services, opportunities for innovation, and assessment of marketplace obstacles and technical hurdles to the business success.
- Offer SME support on the newly design Automated Verifiable Remittance Machine, blockchain-based solution for Money Transfer and related financial activities journey approval process, technical opinion on the adequacy of Digital transformation and Blockchain integrated Fintech platform coupled with several High-End IoT or IoP.

- Participate in business leadership Board meetings, helping to develop and drive strategies and programs which improve the competitive position and profitability of the organization.
- Collaborate with the appropriate departments to assess and recommend technologies that support company organizational needs.
- Establish a governance process that meets government, partner and customer information privacy in line with company policies.
- Regularly document and communicate information and cyber technology risk observations and ensure risk management items are appropriately captured in Group's operational risk management systems.
- Opine on the suitability of IOT Based Products vs 3rd party and existing Fintech products with various stakeholders, Private and Government enterprises.
- Identify technology trends and evolving social behavior that may support or impede the success of the business.
- Communicate the company's technology strategy to investors, management, staff, partners, customers, and stakeholders.
- Attend project steer-cos, workshops, provide independent reporting, packs and evidence for internal and external audits.
- Direct development and execution of an enterprise-wide disaster recovery and business continuity plan.
- Collaborating with leadership to build an environment of collective responsibility and accountability.
- Ensuring adherence to key performance objectives which meets business and customer expectations.
- Playing a leading role in compiling company budget and growth strategy with executing strategies to optimize company and asset growth.

Oct 2017 – Nov 2018

Tata Capital Services
Deputy Credit Manager

Job Role:

- Credit recommending and sanctioning authority, responsible for analysis of loans as per the Policy Manual.
- Accountable for the credit quality of the loan underwritten and portfolio, including the due diligence, of the portfolio, including in their markets.
- Ensuring accurate and appropriate analysis of applicant's credentials, including financial analysis various associated financial ratios for a credit decision, as per the Policy Manual.
- Responsible for initiating personal Discussion before recommending proposal besides recording all the factual events/observations/discussions to facilitate credit decisions by the sanctioning authority.
- Preparing and monitoring system related MIS and data updating for the requirement of the administration of the loans as per the Loan Policy Manual.
- Being the first person verifying the post disbursement documentation completion and compliance of all conditions including the sanction terms and conditions stipulated on deals.
- Visits to outstation branches/units as per the instructions of the competent authority in relation to the matters connected with Credit Appraisal / PD/Sanction matters.
- Preparing CAM appraisal for Salaried, SEP & SENP to Sanctioning Authority
- Dealing in Disbursement of Housing Loans, Personal Loans, Mortgage Loans, Loan against Property, Two-wheeler and Car Loans (Auto loans) and Educational Loans
- Assessment of Credit requirement for SENP and preparing Customer Profit Analysis (CPA) Preparing (a) Credit Appraisal Memo (CAM); (b) Repayment of the capacity of the borrower; (c) De-dup Checking and generating CIBIL reports.
- Asses the Eligibility of loan Applications and managing Delinquency.
- Maintaining the credit policy and credit management cross-verification of PDs, Quality checking of the product.
- Monitoring and tracking the end-use of funds for loans against property.
- Preparing the Priority Sector lending Report, as to enhance on it and reporting the same to sales Dept Preparing/updating the Market & Govt. Valuations of the properties within the GEO Limits and reporting the same to Credit Dept
- Checking the Legal Reports/Legal opinions of the Panel advocates and preparing MIS for the further opinion of the Credit manager

Job Role:

- Handling original property papers for loan applications.
- Performing on-ground disbursal activities like cheque management, documents for legal vetting etc.
- Work with sales teams and credit teams to resolve queries related to the documents in a timely manner
- Liaise with legal and technical vendors for verifications of documents
- Managing a team of local operations officers responsible for performing post disbursal checks and collection and scanning of physical documents
- Ensuring adherence to set SLA and TAT targets for E2E loan disbursal Key Success Metrics.
- Improvement in TAT and efficiency for processing property papers, error rate in audits within target.
- Responsible for serving as the primary customer escalation point for customer changes and/or issues during the implementation process.
- Scrutinizing the Personal loans/Home Loans/ Home equity loans disbursal files. Checking of Legal & Valuation reports.
- Administer programs to ensure accuracy of all financial forecasting and reporting processes within The Bank
- Authorizing the disbursal files for DD printing and handling the registration related activities.
- Submission of required MIS (disbursals, TAT, production charts, PDDs) on a timely basis.
- Handling retrieval and safe custody of title documents and files post disbursement.
- Attending to customer queries in the customer care department. Attending to audit queries and compliance.
- Resolving customer complaints within prescribed TAT.
- Taking care of instant closure of all Loans and issue NOCs across the counter as per the foreclosure requests from customers.
- Undertaking cheque swapping request from customers.
- Preparation and analysis of Disbursal memos and handing over the Pay-orders to customers after receiving and checking the original property documents.
- Provide management with regular updates and serve as critical advisor to the team as an Implementation leader.
- Ensure consistent use of implementation methodology.
- Inspire team with drive and motivation needed to aggressively meet commitments.
- Optimizing and improving processes and the overall approach where necessary.
- Post Sanction of cases all the Disbursement related Activities.
- Resolving Retail asset customer queries of the associated Branches.
- Issuance of IT Certificates and other communication if required like Prepayment and foreclosure issues.
- Document handling post foreclosure of the loan Co-Ordination with CPU(RAO) for various loan related activities
- Preventive measures to curb Balance Transfer.
- Interaction and Handling of issues pertaining to mapped Branches.
- Preparation of Monthly Reports and MIS related to Credit Department and providing the same to Senior Management & dealing with Personal Banking department regarding SB Accounts (CASA)
- Assurance of dedication and personalized service to Customers
- Post Login of files for all products like Home Loan, Mortgage Loan checking of KYC, Salary credits in Bank Statements.
- complying with regulations such as FATCA, EMIR, and consumer protection Act. Taking care of Anti money laundering (AML) and customer due diligence.
- performing KYC documents sourcing, validating documents for NRI Customers. Having in depth knowledge and understanding of KYC process and documents.
- Team Handling Exp: Handling DSA/DST Team and Good knowledge of HL, ML, PL, AL&EL different products & doing Credit Appraisal, Checking CIBIL & CRESS Reports.
- Regular & routine Expenses & Existing loan Obligation & Its detail of the purpose of loan.
- To Co-ordinate with Legal, Technical and FI. Tracking agency performance on "Tats".
- CAM Preparation & Recommendations of the Loans & Obtaining Sanction.
- Underwriting of loan Proposals & sending them for Approval.
- Taking care of PDD related work. Taking care of the Branch In charging.
- Interaction with Panel Lawyers and Engineers on Legal and Technical related queries.

Dec 2008 - 1st Mar 2010

ING Vysa Bank
Business development Manager

Job Profile:

- Respond, engage and qualify inbound leads and inquiries
- Schedule appointments, Product demonstrations with the clients and hold engaging conversations with phone and email.
- Work closely with other teams to develop account intelligence, relationship maps, and use case opportunities through direct account engagement and insight tools
- Focus on acquiring new customer relationships and maximize business penetration and targets
- Cross-selling asset via business banking, loan against property, home loan and business loans
- Engage current users to expand awareness, educate, ask for referrals, identify new opportunities and develop account intelligence

EDUCATION

- First class Degree in Bachelor of Science from Osmania University with 77.30%
- First class Master's Degree in Management from Osmania University with 75%