

# **S.LAKSHMI**

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## **Personal Profile:**

An experienced and well maintained professional having ample amount of knowledge in banking sector and seeking an opportunity in the organization to use my skills and be able to contribute to the firm for which I am working. I will put my best effort to learn the company's policies and make better decisions in the favor of the company.

## **Core Qualifications:**

- ◆ Analytical and clear thinker with highly commercial orientation and strong customer focus.
- ◆ Skilled trouble-shooter/problem solver who recognizes issues clearly and focuses solutions.
- ◆ Productive, highly ethical self-starter with high energy level and vitality.
- ◆ Good leadership, decision making, communication, time management, and interpersonal skills Experienced in dealing with the top management of corporate groups
- ◆ Result-oriented approach

## **Professional Experience:**

**Dec '22 – Till Date: Kotak Mahindra Bank Ltd**

**Designation: Branch Operations Manager**

- Responsible for handling Locker keys and Vault keys.
- Doing Authorization for all financial transactions in customer visiting hours.
- AOF processing and Instructions processing.
- AML Handling, finding the background of the transactions.
- Cross selling the bank products like Savings account, Current account, Credit cards and GI, LI and other products.
- Cash tally, Tatkal reconciliation.
- Handling customer queries and account details.
- Maintaining Zero escalations.
- Taking care of Audit compliance.
- Monitoring the customers In and Out transactions.
- Handled Non-financial transactions and solving customer queries across the counter.
- Responsibility to achieve branch target in corporate current accounts.
- Responsibility to increase the Bank's profitability by cultivating new business relationships.
- Goal is to Grow accounts profitability by maintaining a high service standard and compliance.

- Maintaining SQ scores.
- Working on KRA related.

**Oct '16 – Oct '22: The Hindu (RoofandFloor) - Property Portal**  
**Designation: Senior Account Manager (Inside Sales &Operations)**

- Handled 12 members team, taking care of both Sales & Operations.
- Involved in the voice based process.
- Inside sales calls doing for Chennai, Bangalore and Hyderabad Cities.
- Explaining package details and fixing the appointment and closing deals over the phone.
- Sending Revenue and Demand Estimation report to Ops Head on weekly basis.
- Taking care of Campaign activations and Escalation handling.
- Activation request from the respective locations and updating the payment tracker with relevant cheque details.
- Payment entry will be done in CRM under respective builders.
- Uploading the Builder and Project details through CRM software specially designed.
- Welcome formalities are done by calling for the paid builders and explain them about the campaign benefits.
- End to End co-ordination with across cities builders who are on board to make their projects live in R&F website.
- Handling feedback calls with the paid clients on a weekly basis.
- To be a part of weekly campaign performance meets with operations head and other management people.
- Proper time to time coordination with response generation team to avoid any escalations from the paid clients.
- Finding Quality and Quantity issues, escalating to the concern teams for further actions.
- Sending weekly reports to the Operation Head(CCO)
- Activation request from the respective locations and updating the payment tracker with relevant cheque details.
- End to End co-ordination with across cities builders who are on board to make their projects live in R&F website.

**Aug'10 - Oct '15: Indusind Bank Ltd**  
**Designation: Deputy Manager**

- Account opening team, processing AOF to CPU.
- Handled Current account, Savings account & Corporate A/Cs.
- Processing Corporate Salary account and Current A/C, Savings A/C Forms
- Responsible for Branch Verification and sending forms to CPU (Mumbai).
- Clearing Exceptions
- Taking care of Account activations
- Sending Account activation lists to all the Corporate

**June' 08 - Jul' 10: Optimus Global Services Ltd**  
**Designation: Team Leader**

- Handled 8 Members Team.
- Process of ICICI Loans (PL, HL, FD, CC)
- Lead Generation Team.
- Involved in the voice based process.
- Lead Generation for Home loans, Personal Loans, Credit cards, Fixed Deposit
- Conducting team review meeting.
- Monitoring Team Performance.
- Conducting Training session for Team members
- Team member's performance evaluation.
- Solving the customer queries over the phone (Airtel).
- Managed customers database accounts, performed customer verification and processed applications, orders and requests.
- Responsible for developing and monitoring monthly customer service metrics for each service professional.
- Responsible for sending Team report and MIS to the higher officials.

**Education:**

- MCA from Madras University in 2010
- B.Sc ( Mathematics) from D.G.Vaishnav College in 2006

**Technical Skills:**

- Operating system : Windows XP/7
- Package : Microsoft Office, HTML
- Network : Communications with TCP/IP & FTP.

**Personal Details:**

Date of Birth : Jan 18, 1986

Husband Name : P. Vinodh

Languages Known  
Read/Write/Speak : English, Telugu, Tamil

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