

CURRICULUM VITAE

YERRAMALLU BHAGYA JYOTHI

D/O. Lakshmi Narayana

Door no: 20-489,
BSR Colony,
Dowlaiswaram, Rajahmundry,
East Godavari – 533125.

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OBJECTIVE

Looking forward for an organization that offers a challenging, learning environment to work in and provide scope for individual development, which offers some long term personnel development and career growth.

Education Qualification

- ☐ M.sc(Organic Chemistry) with 85% from Adikavi Nanayya University in 2016-2018, Rajahmundry.
- ☐ B.Sc (MPC) with 90% from Adikavi Nanayya University in 2013-2016, Rajahmundry..
- ☐ Intermediate with 89% (M.P.C) from Govt.Jr. College in 2011-2013, Rajahmundry.
- ☐ S S C with 85% from Govt.School in 2011, Rajahmundry.

Work Experience

- Working as a Branch Relationship Officer in **ICICI BANK LTD.** From 30th Sep'2019 to 18th Sep 2020.
- Working as Branch **Authorized TELLER in CSB Bank Ltd.,** From 3rd March 2021 to 28th September 2022

Job profile ICICI Bank Ltd

- Responsible for the service branch office, including lending , product sales , customer service , and security and safety in accordance with the Bank's objectives.
- Enhance and contribute in the growth of the company through Business Development.
- Provision of a superior level of customer relations and promotion of the sales and service culture through coaching, guidance and self-motivation.
- Achieve individual and branch sales goals through new business sales, referrals and retention of account relationship.
- Maintain AOP (Annual Operating Plan) for the financial year i.e. to prepare and track product (liability, assets and fees) wise.
- Prepare and review monthly activity calendar of outbound activities for a weekly basis.
- Ensure proper on - boarding of all new customers acquired.
- Cross - sell of products (i.e. sales of 3products per customer within 90 days of account opening) with new and as well as with existing customers.
- Track inflow and outflow of reports (like account closures, account opening, Fixed Deposit renewals / closures etc.) and thus, daily business generation.
- Maintain customer relationship through sourcing and on - boarding process.
- Manage leads through SFA (software used for entering the generated leads).
- Segment the customer within the catchments of the branch to increase the Journal - Ledger base of the branch.
- Achieve incremental targets for CASA, Fixed Deposits and loans, and achieve fee in terms of Mutual Funds, Gold etc.
- Maintain a healthy asset and liability book i.e. , Journal Ledger growth
- **Customer Service:**
 - a) Manage key branch relationships
 - b) Ensure wait time within permissible limits as per segmental service approach
 - c) Achieve customer service index scores target
 - d) Ensuring no escalations at branch and complaint handling

- ☐ Joint custodian for cash, kits, Deliverables (via Debit cards, Cheque books and Welcome Kits) ,other security stationery items (via Demand drafts) and other loan documents placed in the vault.
- ☐ Authorizations of cash receipts, Payments, Gold Loans, DDs, liquidations of DDs and Debit Card issuances.
- ☐ Authorizations of Fund transfers, Neft , Rtgs, Booking of Fixed Deposits, Recurring deposits, liquidations of Fixed deposits and Recurring deposits
- ☐ Maintaining Liaison with currency chest for cash remittances.
- ☐ Monitoring of office accounts on daily basis.
- ☐ Monitoring on large cash transactions and adhering to the process like collecting of letters for the purpose of transaction and source of funds.
- ☐ Monitoring of daily BOD and EOD reports
- ☐ Monitoring the various registers like Large cash transactions registers, Vault register, security stationery register, Locker attendance register, Tatkal Cards issuance registers, Gold loan register, Gold loan disbursement and closure registers on daily basis
- ☐ Monitoring the cash and ensuring to be in CRL and disbursing the cash to chest branch in case of excess cash.
- ☐ Periodic exchange of keys lodged with other branches.
- ☐ Deeping the accounts for enhancing the book size of GL.
- ☐ Monitoring that all tellers to generate leads for Liability products, Asset products and third party products.

Achievement

- Every quarter achieved Super Star contests with value productivity more than 1Cr@F.Y- 2019-2020.
- Got 100% CAHUBALI qualified in all Q1,Q3,Q4@2019,
- Q1 Acquisition CASA Topper in APT Zone@2020,
- June'20 got Appreciation certificate from APT-Zonal Head,
- Consistently achieving 100% of sales target from the year 2019-to till last working day,

- Increased customer acquisition at Nidadavole in a stipulated period from Branch inception.
 - Zero rejections in the sourced AOF'S,
 - Expanded sales to include mass-market segments,
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- Appreciated by superiors for deepening 1cr in the month of June'2020

Computer Knowledge

Operating System : Windows XP & 7
Packages : MS Office.

Personal Information

Father's Name : Mr.Yerramallu Lakshmi Narayana
Date of Birth : 26-07-1995
Language Fluency : Telugu ,English and Hindi
Nationality : INDIAN.
Marital Status : Married
Address : Door no: 20-489,
BSR Colony,
Dowleaswaram,
Rajahmundry, East Godavari
Pin Code– 533125.

Declaration:

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

Place: Rajahmundry
Date:

(Yerramallu Bhagya Jyothi)