

M SARIKA

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An energy-driven professional, targeting challenging assignments in **Collection/Customer Relationship Management**

KEY SKILLS

Team Leadership
Problem Solver

Collections
Data Analysis

Relationship Management
Documents Verification

ORGANIZATION EXPERIENCE

YES Bank Sep 2021 – Dec 2021(Deputy Manager)

- Worked for YES Bank specifically under the Current account portfolio
- Role of individual sourcing process
- Generate leads & build a strong relationship with customers

April 2019 – Sep 2021 (Axis bank Team Leader – Secured Collection)

- Managing up to 200 Cr Portfolio of Home Loan & Mortgage Collection for Tamil Nadu and Kerala
- Topping Pan India position by delivering 94% + recovery month on month
- Managing Field executives and driving them to meet organization target, ensuring they adhere strictly to Bank's Code of Conduct for recovery
- Trace absconding customers through agencies and establish contact to resolve disputes and ensure that delinquent EMI's are recovered
- Responsible to collect penal charges from customers to achieve charges collection target set by Bank
- Communicate with customers and resolve their issues related to loan and also collect payment dues

February 2018 – February 2019 – TATA AIA Life Insurance – Indusind Bank (Relationship Manager)

- Managed Cross selling of TATA AIA Insurance in Indusind Branch(Banca channel)
- Ensured that Bank is cross selling the Insurance product to customers and generating leads
- Worked closely with Indusind Bank team in customer engagement and onboarding for Insurance product

April 2017 – February 2018 – PHLB SERVICES PVT LTD (Senior Associate)

- Handled Personal loan Sales
- Build strong customer relationship through communication skill
- Helped customers to provide solution as per their requirement

May 2015 – September 2016 – BANKBAZAAR (Senior Customer Relationship Officer)

- Managed Document verification and CS Review of customers applied for Personal loan through Website
- Managed verification and documentation process of NBFC cases
- Solved customer queries by giving them customizable solution
- Collected product review from customer and published them on Bank Bazaar website

August 2014 – April 2015 – T&M Kotak Mahindra Bank (Team Leader)

- Managed Bucket 1 Personal Loan collection through Telecalling & Field team
- Managing Field executives and driving them to meet organization target
- Rigorously followed with RTP customers to ensure they make payment
- Liaised with Field executives for cash collection from customer door
- Inform customers regarding their outstanding detail and educate them about CIBIL impact

October 2012 – June 2014 – HDB Financial Service (Senior Telecalling Officer)

- Managed Personal Loan collection from Bucket 1 to recovery through Telecalling
- Rigorously followed with customers to ensure they make payment before due date
- Liaised with Field executives for cash collection from customer door
- Inform customers regarding their outstanding detail and educate them about CIBIL impact

EDUCATION

2012: **B.A Economics – Ethiraj College For Women, Madras University – Secured 60%**
2009: **Higher Secondary from MCTM Girls Higher Secondary School, State Board, Secured 62%**
2007: **10th Std from BKN School, State Board , Secured 47%**

PROJECTS/CERTIFICATIONS

Completed Debt Recovery Agent Examination and obtained DRA Certificate

PERSONAL DETAILS

Date of Birth: 15th April 1992
Languages Known: English, Tamil
Nationality: Indian
Marital Status: Married