

RAJALAKSHMI VENKATESH

1373 Gandhi Nagar second colony, 1st extension

Udumalaipet-642126

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OBJECTIVE:

4+ years of experience as an Officer in Branch Banking is seeking a position where I can utilize my educational background and professional skills in a dynamic organisation which promotes personal growth and career advancements

BANKING QUALIFICATION:

- 2017-Post Graduate Diploma in Banking Plus (PGDBP) at NIIT-IFBI
- Currently working in LAKSHMI VILAS BANK-Now part of DBS Bank with the designation as Branch service Deliverables and Operation Head with total experience of 4+ years (Rural and Semi-Urban Branch)

WORKING EXPERIENCE:

Worked in various Departments in banking operations

Acted as a joint custodian of the branch to enhance operational activities of the branch

Manage deposits, withdrawals, transfers and check cashing; verify customer identification, signature and balance information; process loan payments; and open/close accounts.

Educated the customers on the variety of loan products and available credit options.

Carried out credit analysis and requests on customers.

Recommend loan approvals or denials as well as limits

Analysed credit information to determine whether or not to provide a loan to specific customers.

Prepared reports describing my loan recommendations for the loan officers.

Explained loan information, such as interest rates, lending terms, and loan limits, to clients.

Worked directly with customers to oversee account management and troubleshoot any problems that occurred.

Opened new various types of accounts for customers, including checking, savings, business, and OD accounts.

Partnered with customers individually to help them get the most out of their accounts and understand the features offered.

Worked at bank front counter to assist customers with various banking needs, including deposits, withdrawals, and balance checks

Followed guidelines for detecting and reporting fraudulent transactions, including theft and identity impersonation.

ACADEMIC QUALIFICATIONS:

2011 – 2016- Saveetha University, Chennai

✓Pursued my M.E (CSE) Integrated 89%

2011- Srinivasa vidhyalaya matric higher secondary school, Udumalpet

✓pursued my 12th Standard and secured 74%

2009 – Srinivasa vidhyalaya matric higher secondary school, Udumalpet

✓pursued my 10th Standard and secured 82%

TECHNICAL SKILLS:

Language: C, C++, Oracle, Java basic

Operating system: windows xp, windows 7, windows 10 Tools: MS-Office

BANKING SKILLS:

Strong Banking ethics	Bilingual in [ENGLISH AND TAMIL]
Operational Streamlining	Goal-oriented
Customer Service and Satisfaction	Positive attitude
Financial analysis aptitude	People-oriented
Self-sufficient	Superior organization skills

CAREER HIGHLIGHTS

- I Achieved in the contest "LAKHPATHY-TERM DEPOSIT"
- I Received Certificate "Skills for Universal Banker"
- Awarded as Best Performer in Anbil Rural branch for completing business target

ACHIEVEMENTS:

- Presented paper on Robotics at SRM University Attended workshop on Information Security and Ethical Hacking
- Participated and won prize in India's Best Brain 2014 at IIT kharagpur

PROFESSIONAL SUMMARY

- Client-focused, dedicated to exceeding client expectations, maintaining strong, fruitful working relationships with customers to gain their trust and respect, offering these core strengths
- Known as an energetic and enthusiastic individual with broad-based knowledge in retail banking, small business lending, and commercial loan policy.
- Create and support client retention strategies for existing customer base and for new customers.
- Strengthened working relationships with clients, utilizing excellent communication techniques.
- Customer care skills – Solutions oriented and results driven attitude.
- Strive for success and growth.
- Proficient in Microsoft Word, Excel, PowerPoint, Microsoft Project.

PERSONAL INFORMATION:

Father's name	: Venkatesh.K
Date of Birth	: 25-09-1993
Gender	: FEMALE
Marital Status	: Single
Languages Known	: English and Tamil
Nationality	: Indian

DECLARATION:

I hereby declare that the above details are true and are subjected to verification

(RAJALAKSHMI.V)