**VINODH. K**

**Plot No 04, 7th Cross Street,**

**Bharathi Nagar, E-mail: vinusun2007@gmail.com**

**Old Perungalathur, Contact no: 9884794545/9710944545**

**Chennai–600063.**

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| CAREER OBJECTIVE |
| Intend to build a career with leading corporate of hi-tech environment with committed & dedicated people, which will help me to explore myself fully and realize my potential. |

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| **ACADEMIC QUALIFICATIONS** | | | |
| **EXAM / DEGREE** | **YEAR** | **NAME OF INSTITUTE** | **UNIVERSITY / BOARD** |
| B. Com | 2005 | Sri Krishnadevaraya University,  Andhra Pradesh | Sri Krishnadevaraya University,  Andhra Pradesh |
| HIGHER SECONDARY | 2002 | Lakshmikantha Junior College | State Board |
| SSLC | 2000 | Railway high School | State Board |

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| **ACADEMIC AND WORKS ACHIEVEMENTS** | |
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* Appreciation mails from client for my quick response and services.
* Actively participated in district level cricket tournament in my college.

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| **FIELD EXPERIENCE** |

**TATA CONSULTANCY SERVICES**

* + **Designation** : Senior Process Associate
  + **Period**  : November 2012 to till date
  + **Job nature**:Customer support

**Role:**

* + Creating relationship records for sole owner as per the loan requests.
  + Booking PIL (personal installment loan) STL (salaried installment loan), Rewrite loans UBL (Unsecured business loans), Short term loan based on documents received from onshore
  + Preparing daily MIS for clients
  + Opening, maintaining and closing A/cs.
  + Handling the reconciliations of GLS, involving analyzing, matching off and clearing off entries within cutoff.
  + Disbursement of loan amounts to Customer, transfer of funds as per the request.
  + Reconciliations of Suspense Accounts including 18 general ledgers.
  + Reconciliations of Loan Deferred Accounts.
  + Reconciliations of ATM machines.
  + Reconciliations of BUYOUT Accounts
  + Monthly Proofing reports.
  + Preparing Monthly MIS for top management.
  + Client handling
  + To supported UAT testing.

**Secondary Responsibilities:**

* + Generating MIS’s and Tracker Sheet's on a Daily basis and circulating the MIS to the clients as well as the seniors.
  + Being a part of RCSA (Risk and Control Self Assessment) on a Quarterly basis to ensure that there is no lapse in the process and mitigating the risks in the process.
  + Has performed documentation for audit.

**CI – CREDIT INITIATION**

* + Receiving the documents like Onboarding documents, CIPP documents and the application form and other basic information of the customer from the sale team.
  + Verifying the document and validating the CM details with the application
  + Creating application for the products request from the customer (Loan/Card).
  + Performing basic details keying in the application created and routing to concern team (Loans/Cards) to process further.
  + Receiving the application through SharePoint.
  + Verifying the customer name and other basic details to confirm the exact customer.

**KNOW YOUR CUSTOMER:**

* Validate Customer Onboarding documents with internal and external research and update tools.
* Verify customer formation documents and TAX forms.
* Validate Customer residence and location, Nature of Job, Type of Business, Transaction details and Calculate Risk.
* Perform screening for the customer to check the adverse news of the customer, Such as Factiva and disposition based on hit.
* Raise defect to branch of any deviation with Customer documents.
* Follow up with branch for necessary documents sending reminders.
* Send block reminder if documents not provided within the tat.
* Block the account and send blocked confirmation mail to branch.
* Send the case to pre-closure pending team and to the closure of the necessary documents not provided till the closure period.
* Reconciliation for the accounts being blocked by the users on the floor.
* Circulating the reconciliation tracker and provide the status of the CIN and the accounts on daily basis.

**India Infoline Ltd**

* + **Designation** : Officer
  + **Period**  : November 2011 to Oct 2012
  + **Role**  : Permanent Employee
  + **Job nature :**Customer support

**Role:**

* + Having Experience in Interacting with Client and gathering client Feedback and handling client calls.
  + Tracking the customer Demat account details and provides necessary feedback on customer queries.
  + De mapping the unnecessary or IR related customers in the system by validating all the possible inputs from the Trade verification system.
  + WIRE is the centralized DB for all the customers. In production environment, we use this DB to track/validate/remap the customer information through SQL queries.
  + Using Issue Tracker solves the customers Problem Log (PL), Issue and resolve according to its priority.

**RR Donnelley Global Outsourcing Pvt Limited**

* + **Designation** : Process associate
  + **Period**  : February 2009 to October 2010
  + **Job nature**: Backend process for MNC bank

**Role:**

* + Handled Sales activities which deals with Customer account opening, Issuing ATM card, creating customer’s profile and returning of Funds to the customer.
  + Handled a Service activity which includes Account closure, Updating changes in customer details, and funds transfer.
  + Worked on TX and Unmatched Report.

**RR Donnelley Global Outsourcing Pvt Limited**

* + **Designation** : Document Specialist
  + **Period**  : October 2010 to April 2011
  + **Role**  : Permanent Employee
  + **Agency**  : RR Donnelley
  + **Job nature :**Document Specialist

**GE Money**

* + - **Designation** : Senior Telesales
    - **Period**  : November 2006 to January 2009
    - **Agency**  : Manpower services

**Role**

* + Selling personal loans and cross selling Insurance products.
  + In roles as both Outbound and Inbound sales executive

**LIC of India**

* **Designation** : Office Assistant
* **Period**  : June 2005 to September 2006
* **Role**  : Office Assistant

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| **STRENGTH** |

* Able to display say to accountability in all my deliverables.
* Ability to try and find solutions to problems oneself.
* Good team player

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| **PERSONAL PROFILE** |

* Father Name : K. Karunamurthy
* Date of Birth :30-04-1984
* Gender : Male
* Mother tongue : Tamil
* Nationality : Indian
* Marital Status : Single
* Address : Plot No 04, 7th Cross Street,Bharathi Nagar,

Old Perungalathur,Chennai – 600 063.

* Languages : Tamil, English, Hindi, Telugu
* Hobbies : Playing Cricket, Bike riding and Chatting.

Finally I would like to conclude by adding that,“Designing is what I do for a living, but my passion for generating unconventionally practical solutions keep me In high spirits and well-motivatedSpirit “

Date: Signature

Place: (VINODH.K)