**ANITHA N** Mobile: 9035693699 E-Mail: **ani.nagaraj@yahoo.co.in**

**KEY SKILLS  
Training / Operations/ Team Management/ Reporting**

***KEY SKILLS***

**Senior level assignments in Operations/ Team Management with an organization of high repute**

**PROFESSIONAL SYNOPSIS**

* An incisive professional with **over 6.6 years** of colossal experience in the areas of Zenith Software – Online Hotel club; Tesco - UK Online Retail and ANZ – New Zealand Operations.
* Proactive in assessing training & development needs and effectively aligning programs with business objectives.
* Demonstrated exceptional organization and service skills with a positive, professional attitude and a strong commitment to excellence.
* Proactive in mentoring and coaching team members.
* Strong analytical and reporting skills.
* Recognized for process training, motivating and inspiring internal and external customers to provide superior integrated business communications solutions.

**CORE COMPETENCIES**

***Training***

* Conducting process training, process knowledge assessments and training to bridge process gaps.
* Updating new process requirements, identifying the learning gaps of associates and planning training to address the same.
* Conducting new hire training as well as floor coaching and training.
* Creating Learning Curve for new hires to achieve set objective.
* Assessments are given during class room training and training bridge.
* Creating Process Maps and Standard Operating Procedures (SOP) for the process.
* 100% quality checks for the new hires during learning curve.

***Operations***

* Operations management, analysis and reporting.
* Adhering to agreed Service Levels and Key Result Areas.
* Ideas implemented for process improvement.
* Maintaining the daily, weekly, monthly and quarterly process related reports.
* Update and create standard operating procedures for new processes.
* On production during peak volume periods.
* Gained knowledge of Banking

**EMPLOYMENT SCAN**

***January 19, 2015 – Till date ANZ***

***As a Credit Assessment Officer – Senior Officer - Secured Credit Assessor – Since Mar’15***

***- New Zealand Operations***

This role is responsible for assessing requests received from Customer’s through Solicitor’s for Partial Discharge and Consents for the Mortgage/Security held by ANZ.

**Partial Discharge and Consents have various scenarios**

**Accountabilities:**

* Ensure cases are processed in compliance with current policies, guidelines and legislation
* Undertake administrative functions following sound research, investigation and assessment
* Develop sound relationships with ANZ customers & ANZ staff by maintaining two-way communication
* Adhere to Group Credit Policy and Code of Banking Practice with the objective of maximising revenue and minimising risk
* Escalate all applications over CAD, with appropriate communications

**Risk/Compliance/Behaviours:**

* Adherence to all Credit policy and Process
* Adherence to CAD framework

***As a Credit Assessment Officer – Senior Officer (5.3) – Since Jan’15***

***- Australian Operations***

**Accountabilities:**

* This role is responsible for assessing applications for Home Loans Assessment Teams and rendering the best outcome at the first time to the customer.
* Process items/events with timeliness and accuracy
* Meet or exceed productivity standards
* Handle queries from ANZ customers & staff
* Provide continuing liaison with customers through to final resolution
* Exercise thorough credit worthiness assessment and sound decision-making utilising a CAD
* Proactively re-package and communicate deal options with ‘customers’, as appropriate, for deals which would otherwise be declined
* Effectively communicate all credit decisions
* Achieves progression to appropriate skill levels within agreed timeframes

**Customers:**

* Meet or exceed quality assurance standards
* Apply lending/credit policy, product and Mortgage Insurance guidelines, and a high level of judgement, in assessing applicant’s credit worthiness
* Research customer requests by gathering all relevant information/data, ensuring all available avenues and sources of information are investigated
* Ensure all research and investigation is accurately recorded including supporting evidence and documentation
* Ensure cases are processed in compliance with current policies, guidelines and legislation
* Undertake administrative functions following sound research, investigation and assessment
* Develop sound relationships with ANZ customers & ANZ staff by maintaining two-way communication
* Adhere to Group Credit Policy and Code of Banking Practice with the objective of maximising revenue and minimising risk
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***May 2010 –Till January 16, 2015 : Tesco Hindustan Service Centre, Bangalore***

***As a Senior Officer –Operation Support- Since Nov’11***

**Accountabilities:**

* Process Training.
* New hire on floor training and mentoring.
* Analysis and reporting.
* Accountable for maintaining daily and weekly process related reports.
* Analysing, reporting and feedback session to officers for quality audit.
* Encouraging team to exceed their targets along with accuracy in quality.
* Conduct weekly meetings with UK Stakeholders for better aligning process to business.
* Stream line processes by giving regular inputs and whenever there is an opportunity for improvements
* Handling Citrix based application Madison issues during latency.

**Highlights:**

* Trained 90+ new hires
* Won couple of spot awards on BS level.
* Received a Thank you card from reporting Manager and trainees.
* Won Innovation award for implemented more 10 ideas to simply the process.
* Encouraged; motivated and helped Officers to move on to next level.
* Team of the quarter – 2013
* Part of Customer Service Centre (CSC) fun committee – responsible to create fun filled atmosphere to work.
* Part of CSC Patshala – responsible to drive one of the leadership skills – Collaboration for CSC.

***May 2010 –Nov 2011: As Officer***

**Accountabilities:**

* Processing RP125 complaint forms in order to charge the right suppliers for the faulty products – Food and Non-Food.
* Helped in stabilizing the process.
* Helped in creating the training documents and was part of the training the new joiners.
* Seamlessly introduced process innovations which resulted in process simplification and head count realization.
* Received appreciations, Value awards from mangers; colleagues and within HSC for exceeding expectations for being a great team player.
* Product Processing Complaints Team won the quarterly award for the year 2012 - 2013 for its outstanding performance.
* Taking initiatives to automate the part of the process for reporting.
* Has been promoted to senior officer in Nov 2011.

**Highlights:**

* Promoted to Senior Officer.
* Won five quarterly CSC level awards for outstanding performer.
* Productivity scores were over achieved
* Quality scores always at 100% with zero escalations throughout my career in Tesco.

***Nov 2009 – May 2010: – Officer Contact Centre (Contract)***

**Accountabilities:**

Same as above mentioned in *May 2010 –Nov 2011: As Officer*

**Highlights:**

* Learnt and grasping of the process in short span of time.
* Became a permanent employee of Tesco in May 2010.

***March 2009 – Oct 2009: Zenith Software Ltd – Trainee Customer Support***

**Accountabilities:**

Worked as reservation consultant worldwide in HOTELCLUB. Supported end customers and hoteliers by responding to their quires’ through calls and emails.

**STRENGTHS:**

* Exceptional versatility and adaptability
* Dedication and drive as a hard-working individual
* Accuracy and attention to detail
* Ability to manage multiple tasks in a pressured environment
* Self-motivated and adaptable to change

**SCHOLASTICS**

Bachelor of Arts (B.A) from Bangalore University 2008 in MES College, Bangalore

**PERSONAL DOSSIER**

Date of Birth : 14-05-1986

Marital Status : Single

Languages Known : English, Hindi, Kannada, Telugu and Tamil

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References to be provided on request

(Anitha N)