

## SUMMARY

Energetic leader with in-depth ability to support team managers and perform management duties in their absence. Hoping to secure a team leader position in an organization where my abilities will be maximized

## EDUCATION

### Periyar University, Thanjavur

Master's Degree in Computer Application  
2016

### Bharathidasan University, Orathanadu,

Bachelor's Degree in Computer Application  
2014

## SKILLS

- Advanced Excel
- Team building/Leadership
- Loan processing
- Data verification
- Reconciliation skills
- Vendor coordination
- Report preparation

## PROFESSIONAL EXPERIENCE

### Deputy Manager - Credit operations

ICICI Bank | Mar 2023 - Present

- Managed end to end loan processing (Mortgage, personal, car loans) from application login to disbursement
- Verified customer documents, income proofs, and credit history to ensure loan approval compliance
- Coordinated with sales, credit to FCPG to ensure timely loan disbursement PDD Tracking and Updation within TAT
- Daily and Monthly basis MIS updation and sent it to superiors
- Handling customer queries where related to payments, reiterating to respective team
- Quality checking, coordinating with Internal and External audit queries Making payment entries as per beneficiary account through
- FT/RTGS/CHEQUE
- File dispatch to ROPS with T+4 of all Sanction/ Payment documents Cheque printing where payments done through cheque
- Managed and monitored SR tracking for loan processing, customer queries and banking operations.
- Maintained detailed records of SR closures and escalations to enhance service quality.
- Processed Pre EMI, AF/PF, Part Paymet, Foreclosure, Repo sale cheque tab banking transactions, including clearing Realization, and reconciliations
- Ensured strict adherence to RBI guidelines, KYC, AML, and internal banking policies
- Conduct weekly staff meetings to review team performance, discuss operational challenges and implement process improvements.

## **Assistant manager - RA operations**

Kotak Bank | Nov 2018 - Mar 2023

- Managed and processed all Commercial /Consumer /Gold loan requests for PAN India
- Managed gold loan auction case terminations, negotiating settlements to prevent auctions.
- Responsible for checking all KYC records within team, and capturing rejection reasons per record checked Welcome-kit preparation and disbursement
- Coordinate vendor management tasks inclusive of working with external vendors with internal employees
- Working experience in Core Nx, Siebel Prepared daily and monthly loan reports Held weekly staff meetings

## **Junior associate**

Kotak Bank | Aug 2016 - Oct 2018

- Managed and processed all Car finance /Two wheeler loan requests for PAN India
- Maintained and updated records and files for processing of each loan Verify accuracy and completeness of each loan application and input information into the system
- Weekly MIS handling and monthly reconciliation
- NOC & NDC-related activities and Query MIS handling daily activities

### **DECLARATION:**

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

Date:

Place:

Signature