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 **DAYAKAR**

**Objectives:-**

Over 10 years of experience in Banking Operations.

Ability to adapt well and perform in competitive environment with flexible timings and excelling under high pressure and diverse situation.

Hard working and committed with an ability to take up responsibilities and deliver positive results.

A self-motivated and diligent team player possessing highly evolved and demonstrable communication, interpersonal and leadership skills; strong analytical mind-set to learn quickly and take up new challenge.

Strong banking ethics, Goal Oriented, Positive attitude.

**Professional Experience:-**

**Icici Bank**

**Duration :- Mar 2019- Oct-2019**

**Designation: - Deputy Manager Band II (Pan India Account Servicing Hub) Gachibowli .**

* Managed day-to-day Customer Service Request activities such as processing Signature Addition/Deletion, Name change, Constitution code, Statues code, Scheme code change, Migration Change, Lien Freeze in Finacle I-core & in Corporate Banking of Current account , Government accounts, Saving account as per banking circular policy within a given TAT.
* Communicate and interact with Pan India Branches as necessary to provide excellent customer service.
* Process work volumes as measured through established Performance Benchmarks
* Provide consistent service within TAT/Benchmarks established for pan india branches.
* 24/7 working environment. (Servicing the Accounts)
* Exercises due diligence in following operational risk policies, procedures, standards and guidelines
* Employees understand and accept change as it relates to their role and commitment to client fulfillment

**Rak Bank**

**Duration: - May 2017 – July 2018**

**Designation: - Relationship Officer ( Sales-Personal loan) Abu Dhabi.**

* Managed day-to-day client activities such as planning, implementing and executing strategies and tactics.
* Maintained relationship with customer to ensure good pipeline of leads through references.
* Providing good quality customer service & solving the customer queries with smile.
* Strong knowledge of policies, documentation needs and other administrative challenges.
* Analyse the customer transaction reports like Bank statement, AECB Report and intitate loan approval as per the credit norms.
* Able to review and deny credit and overdraft applications.

**Axis Bank Ltd**

**Duration: - October 2012 - May 2017**

**Designation: - Deputy Manager (Credit Operations Manager)**

* Record management and custodian for collateral, MIS consolidate report preparation, maintain the given TAT for process.
* Deep dived into issues/concerns to determine root causes and assist in fostering continuous improvement.
* Responding to the internal mails, customer issues/queries in timely & efficient manner.
* Verify, check all customer related mandates, existing relationship details prior before opening of loan process.
* Recommend amendments to credit, Kyc/Aml policy as deemed necessary.
* Analyse the customer transaction's reports like CIBIL score, Internal scoring, AQB, banking transaction & than process the loan as per the credit norms.
* Approve the loan as per credit policy, if required forward the case to senior level as per credit policy.
* Processing the Loans within given TAT, Initiate new idea for processing.
* Strong working knowledge of documentation management, Gold appraising, Microsoft Office applications, Finacle Software, Caslite Software, Analysis of Credit Bureau Reports & Online Core Banking System Operations.

**Achievements:**

 • Top performers in GL & Received Promotion as Deputy Manager.

 • Top performer in Shinning GLO Contest (Twice) & achieved appreciation for new idea initiatives.

 • Achieved 100% TAT in all Parameters.

 • Nil Audit error with in the period of service.

**Muthoot finance ltd. (NBFC)**

**Duration: - December 2009 - September 2012**

**Designation: - Branch Credit Manager (Medak)**

* Developed a strong relationship with customer & internal, external teams.
* Developed and implemented process enhancements.
* Assisted other members of the Operations team with tasks or projects as needed.
* Identified, tracked and implemented effective corrective actions to prevent recurrence of deficiencies.
* Analyzed daily operational metrics to monitor operational efficiency, equipment utilization, performance and profitability**.**

**Education Qualification:-**

* B.Com (Bachelor of Commerce),Osmania University, Hyderabad ,India.

**Personal Details:-**

**Date of Birth :** 01st –June-1987

**Marital Status :** Married

**Personal Contact** : dayakar-396976@2freemail.com

**Reference** : Mr. Anup P Bhatia, HR Consultant, Gulfjobseeker.com 0504753686

**Positive Traits:-**

* Fast learner, Adapt well to changes and pressures in workplace.
* Work effectively with diverse groups of people.
* Friendly with an upbeat attitude.
* Ambitious, hardworking and committed to excellence.

**I herby conclude that the above mentioned information is correct and to the best of my knowledge**

**Date:-**

**Place: -**  **(DAYAKAR)**