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| **Arunava** **arunava-397373@gulfjobseeker.com****Photo** |
| core24x24iconsCore Competencies

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| ***Customer Acquisition & Retention*** |
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| ***MIS Reporting***  |
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| ***Process Evaluations & Improvements***  |
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| ***Escalation Management***  |
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| ***People Management*** |
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| ***Team Management***  |
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 | Targeting assignment in **Banking Operations** with an organisation of repute**Industry Preference: Banking& Operations** |
| knowledge24x24iconsProfile Summary |
| * A competent professional with **12years** of experience in Mortgage Functions in Banking Sector that includes**1 year** of Freelancing Experience
* Expertise in functions related to Client Servicing, Team Management and Process Enhancements
* Acquired knowledge in managing Mortgage Operations across assignments and procedures, lending guidelines & technological resources; resourceful in **conducting trend analysis for collections and forecasting cash flows** and MIS reporting
* Steered customer centric operations and ensured customer satisfaction; achieved delivery / service quality norms
* Pivotal in customer acquisition & retention, advising clients with different investment avenues in various financial products and services as well as tracking overall profitability of the organizations
* Accurate and precise in all work related assignments with the skills to contribute to corporate financial goals
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| career24x24iconsCareer Timeline |
| **Opinion & Market Research Company****Nov’05 – Apr’07****Zenith Software Ltd.****Jan’08 – Sep’09****Feb’10 – Present****Jul’04 – Jul’05****Barter Card Lanka Ltd.** |
| Professional Experience**Feb’10 – Nov’19****as Mortgage Releases Officer/SME/Financial Analyst****Key Result Areas:** * Managing a team of 30 members and processing the daily requests in order to achieve agreed SLAs
* Analyzing customer requirements and releasing loans
* Delivering high level of customer service by completing the work in an accurate and timely manner
* Understanding end-to-end process of Mortgage Release Process and preparing legal release documents for the settlement
* Retaining accurate records of loans, analyzing the effectiveness of the company’s credit control system and implementing changes to improve profitability and reduce bad debt
* Interacting with customers on disputed invoices and resolving their issues with a win-win strategy
* Spearheading escalations and ensuring timely closure of the loans
* Participating in resolving any customer queries and complaints and effectively and escalating as appropriate
* Improving the process, including process ideas that result in reduced customer effort (i.e. automation of processes, streamlining of processes)
* Supporting change initiatives in line with ANZ’s vision and values
* Inspiring staff to exhibit behaviors, which demonstrate support for the business vision

Previous Experience **Jan’08 – Sep’09****Zenith Software Ltd., Bangalore as Process Executive****Key Result Areas:** * Worked on two international websites: [www.hotelclub.com](http://www.hotelclub.com) and [www.ratestogo.com](http://www.ratestogo.com)
* Updated phone no, fax no, e-mail add, commission, payment method as per the particular hotel contract, hotel rates and so on
* Assessed the effectiveness of hotel sales, methods, costs, and results

**Nov’05 – Apr’07** **Barter Card Lanka Ltd., Sri Lanka as Trade Coordinator**Freelancing Experience **Jul’04 – Jul’05** **Opinion & Market Research Company, Bangalore as Marketing Consultant (Freelancer)** IT Skills Programming Languages: C, C++Operating System: Windows XP, 95, 98Additional Software: MS Office, HTMLEducation **2017** MBA(Banking Management & MIS) from Matrix Institute of Business Management**2004** BCA from Bangalore University, India Personal Details **Date:** 18th April 1982**Language Known:** English, Hindi and Bengali **Valid Driving License**  |