



SUMMARY

Highly motivated and professional Banker providing high-level knowledge about the banking and financial products and its back end operations. Proficient in Major Banking operations like KYC, AML and other retail asset operations. Possess exceptional communication and interpersonal skills with a proven ability to work independently and as part of a team.

EDUCATION

Alagapa University, Karakudi

M.B.A, Banking and Finance
2022 - 2024

Kalasalingam Institue of Technology, Virudhunagar

B.E, Computer Science Engineering
2012 - 2016

SKILLS

- Ability to work independently and as part of a team
- Detail-oriented and able to handle multiple tasks simultaneously
- Advanced Excel, Power BI and Chat GPT
- Well Trained in Banking tools, Finacle, FCRM
- Strong organizational and time management skills
- Exceptional communication and interpersonal skills

CERTIFICATIONS

- PGD Banking and Finance | 2017
- Post Graduate Diploma in Banking and Finance | 2021

PROFESSIONAL EXPERIENCE

IIFL Samasta Finance Limited | Deputy Manager

2022 - Present

Key Responsibilities :

- Client onboarding procedure on home loan.
- Focus of customer and Customer Loan Journey smoothly and efficient.
- Ensure all the documents (KYC, Income proof and Property papers)has been documented and collected as per the regulation.
- Go through the Income documents and property documents of the customer as per the credit and legal compliance.
- Escalating the issues in procedure and mishandling of customer record to the management for issue resolution.
- Updating CIBIL, CRIF and CERSAI portal of the customer.
- Disbursing the loan amount to the customer once all the procedure has been verified and completed.
- Move the disbursed case documents for CROWN Storage.
- End use of the loan and Loan process and procedure has been verified with the customer post loan disbursement.
- Audit query resolution.
- Collection updation for the customer
- NACH activation for the customer with NPCI, So EMI Will pass through the NACH.
- Loan settlement and Loan servicing has been processed and provided the loan services to the customer.
- PEP customer has been identified on the process of client onboarding.
- KYC, AML and CIP standards has been followed.
- Publishing the daily MIS and productivity to immediate supervisor/manager.

Achievement's

- Got the Eagle Eye award for identifying the system related issue in printing Cards for the customer
- Identified as best check in ICICI for the FY 21-22
- Implement the LEI procedure to identify the uniqueness of the customer to create UCC number, Which has reduce the process time drastically.
- For the FY 23-24, I have been spotted the Gaurav and Spot award for the 100% accuracy and efficient in the process.

Language's

- Tamil
- English
- Telugu

Bio Details

- Name : Vignesh P
- Father Name : Pounraj S
- DOB : 11-05-1995
- Sex : Male
- Marital Status : Single

ICICI Bank | Assitant Manager Assistant

2017 - 2022

Key Responsibilities :

- Data preparation of Corporate customers for the CAR Updation.
- CAR Data has been used for monthly RBI Audit by reporting team.
- Corporate customers data has been mapped to specific UCC number for the exposure calculation.
- UCC numbers for each corporate customers has been generated based on their unique identifiers (PAN, Customer ID, LEI)
- Ensure the data has been updated and RBI reporting has been done in stipulated time.
- Handled cards and cards services for corporate customer.
- Cards related queries and services are received in FCRM.
- Queries and services are provided within TAT
- Customer Complaint and resolution are been verified for closure of the query.
- Preparing reports based on the data in the system as per the business requirement.
- Enabling CIB for the corporate customer post account opening.
- Handling the escalations and audit queries
- Resolution to customer compliance and issues.
- Loan and Card servicing through Mail.