

BHAVANA MERUGU
7093747384
Merugubhavana14@gmail.com

PROFESSIONAL SUMMARY

Experienced banking professional with over 6 years of expertise in branch operations, service delivery Authorizer, and retail banking, including commercial banking and home loan processing. Proven track record in managing branch operations, enhancing customer experience, and ensuring regulatory compliance. Adept at handling high-pressure environments with a focus on process efficiency and customer satisfaction.

PROFESSIONAL EXPERIENCE

Axis Bank Ltd. — Branch Operations Manager **Hyderabad | Jan 2023 – Present**

- Leading and managing the branch operations team to ensure smooth day-to-day functioning and service excellence.
- Responsible for handling **regulatory compliance**, internal and external audits, and ensuring adherence to **RBI guidelines**.
- Processing and resolving **statutory notices**, garnishee orders, and government mandates related to customer accounts.
- Managing and processing **death claim settlements**, ensuring proper documentation and timely resolution as per bank policies.
- Ensuring high levels of customer satisfaction while maintaining operational risk controls and reducing escalations.
- Supporting business teams with backend operations to achieve branch targets

Kotak Mahindra Bank — Service Delivery Officer **Hyderabad | Jan 2020 – Dec 2022**

- Delivered high-quality customer service by overseeing routine banking transactions and account services.
- Supported sales teams in cross-selling banking products and maintaining customer retention.
- Ensured compliance with internal policies and RBI guidelines.
- Handled account maintenance, service requests, and grievance redressal efficiently.

ICICI Bank — Senior Officer**Hyderabad | July 2018 – Nov 2019**

- Worked in the **Commercial Banking** and **Home Loan** departments, managing loan processing, document verification, and client on boarding.
- Interacted with high-value clients and ensured timely disbursal of home loans.
- Collaborated with credit and risk teams to manage loan approvals and risk evaluations.
- Enhanced customer satisfaction by providing tailored financial solutions.

Pratibha Vocational Junior College — Junior Lecturer**Bhadradi Kothagudem| June 2016 – May 2018**

- Taught Electrical and Electronics subjects to Intermediate (Vocational) students.
- Prepared lesson plans, conducted lectures, and evaluated student performance.
- Provided academic support and mentorship to students aiming for technical and vocational career paths.
- Participated in curriculum planning and examination duties.

Education:

Qualification	Name of Institute	Year of Passing	Percentage
B.Tech (EEE)	PrincetonCollege of Engineering for womens	2016	76%
Intermediate (MPC)	Sir Chaitanya Haritha Juniro college	2012	83%
Secondary School (SSC)	Triveni Talent School	2010	85%

CERTIFICATIONS

- **NIIT - IFBA –Post Graduate Diploma in Banking Operations – 2018**
- **Higher Grade Certificate in English Typewriting**
- **Higher Grade Certificate in Telugu Typewriting**
- **Lower Grade Certificate in Hindi Typewriting.**

KEY SKILLS

- Team Leadership and Coordination
- Branch Operations Management
- Commercial & Retail Banking
- Home Loan Processing
- Customer Relationship Management (CRM)

- Regulatory Compliance & Audit Handling
- Core Banking Systems
- Risk & Fraud Prevention

Personal Information :

Name	:	Merugu Bhavana
Fathers Name	:	Merugu Narasimha Rao
Mothers Name	:	Merugu Kalavathi
DOB	:	14-09-1994
Marital Status	:	Married
Address	:	H.no : 9-2/1/2, Vidyavathi Narasimhareddy Nilayam, Hanuman Nagar, opp NTR Statue, Boduppal , Hyderabad Telangana- 500092.
Languages	:	English, Telugu & Hindi

DECLARATION

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

MERUGU BHAVANA