MAMATHA. P

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Aryana Temple Bells,

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**Professional Summary:**

Versatile Administrative Manager who applies exceptional organizational skills while overseeing both smaller and larger administrative teams. Focused on ensuring efficient office operations through effective management methods. To develop a career in an organization that provides challenging work, motivation andwhere priorities require usage of skills and expertise to add value to the company.

**Core Qualifications:**

➢ Capable of managing multiple tasks with an emphasis on retaining quality standards

➢ Proficient at evaluating problems and quickly devising practical solutions

➢ Ability to meet tight deadlines

➢ Computer Skills

➢ Time Management

➢ Planning Skills

➢ Good team player and motivator

➢ Communications skills

**SUMMARY:**

➢ Proven track record of achieving corporate strategic goals in terms of growth, revenue, operational performance, and profitability with ability to formulate and implement tactical initiatives and rewarded.

➢ Demonstrated skills in exceptional communication abilities with excellent relationship building & interpersonal skills along with good conduct & the ability to grasp new concepts

**Educational Qualification**

➢ B.B.M With 56.86% in BNM Degree College, Bangalore.

➢ +2 with 57.33% in M.E.S composite Pre-University College, Bangalore.

**SKILLS, ACTIVITIES & INTERESTS**

➢ S/W Knowledge: Finacle (Banking)

➢ Diploma in Advanced Accounting

➢ SAP FICO(6months course)

➢ Specialization in MS Word, MS Excel, MS Power Point and MS Access.

➢ EXTRA CURRICULAR ACTIVITIES

➢ Participated in various events in college commerce Fest.

**ROFESSIONAL EXPERIENCE:**

**Presently Working at Ujivan small finance bank as on 0ct 2023**

Business/ Financials

* Daily/ Weekly /Monthly monitoring of the accomplishment of targets according to the annual/monthly targets established for the area and branches under his/her responsibility to provide guidance and solutions to his/her team as required
* Assign targets and results on daily, weekly, monthly basis of portfolio of risk by different categories such as days in arrears, number of installment due, amount within his/her region by area, branch, loan officer with the objective to identify tendencies and risks.
* Supports Loan Officers- in his/her area in their duties of client visits, risk assessment and recovery strategies
* Efficient staffing by timely recruitment & training
* Implement, supervise and control effectiveness of commercial strategy with his/her team to reach the productivity and growth targets established.
* Approve deviations and exceptions according to policy in place.
* Ensure, supervise the correct implementation of the credit procedures including all the respective tools

Customer *(Both Internal & External)*

* Ensure customers are educated about all products/services offered by Ujjivan.
* Ensure lower customer attrition by providing different products as per customer requirement.
* Focus on lower TAT as per laid down standards.

Internal Process

* Ensure compliance with lending guidelines, quality framework and audit requirements; ensure speedy resolution of any audit observations and take necessary steps to prevent recurrence audit and other regulations.
* Monitor health of portfolio
* Sanctioning of loans according to the policy in place.
* Ensure, supervise the correct implementation of the credit procedures including all the respective tools
* Discuss strategies and changes in terms of products, capacity building, procedures etc.

Innovation & Learning

* Ensure that all members of his team are up to date on all relevant circulars and all products/services offered in the Branch
* Evaluate the staff competences in terms of promotion, business assessment and credit risk assessment capacity and propose solutions for improvement
* Ensure adherence to training man-days/ mandatory training programs for self and reportees
* Ensure goal-setting, mid-year review and annual appraisal process within specified timelines for self and reportees
* Monitor performance of staff against defined goals/metrics and take corrective action wherever required; undertake disciplinary and attendance monitoring of Housing Loans team.

**Worked at AXIS BANK(ADM) as on Jan2020 to Oct 2023**

**Asset Desk Managers** (ADM) are responsible for driving the Cross Sell (assets) business of the bank by exploring business opportunities from existing customers of the Bank. ADMs are situated in branchesand are responsible for selling asset products and services to customers based on their needs. They are responsible for handling queries to ensure customer satisfaction.

➢ Identify sales opportunities for Retail Asset products to existing customers of the Bankalong with looking out for acquiring new customers and building new relationships.

➢ Manage business relations with existing customers and branch resources to generate retail asset leads.

➢ Achieve sales targets as assigned by the organization monthly.

➢ Liaison with the branch and retail asset team to ensure smooth processing of cases.

➢ Comply with KYC/SEBI rules, regulations, and legislation governing the financial services industry.

**HDB FINANCIALS SERVICES AS ON Jan2019-Jan2020**

**RelationshipManager Assets**

➢ Maintain good relationships with clients so that the business can maximize the value of those relationships.

➢ Identify key contacts at potential client companies to establish and foster relationships.

➢ Participate in one-on-one meetings with clients to explain services to guide their choices.

➢ Understand the problems and challenges of clients and identify ways the business could better address those needs.

➢ Grow the business by identifying new sales and business development opportunities.

➢ Seek opportunities to cross-sell or upsell to existing clients.

➢ Monitor and assess the activities of our competitors to proactively satisfy and retain our clients.

➢ Provide excellent service to maintain a positive reputation for the business.

➢ Resolve any customercomplaints promptly and professionally.

➢ Set revenue targets and develop and execute a strategy to meet them.

➢ Ability to build, foster, and maintain positive professional relationships.

➢ Devotion to high-quality customer service.

➢ Excellent interpersonal communication skills.

➢ Keen analytical and research abilities.

➢ Knowledge of relationship management best practices.

➢ Problem-solving and conflict resolution capabilities.

**Elite Financial Service Pvt Ltd BANAGALORE, India**

**Senior Team leaderAssets fromFeb 2015 to Nov 2018**

➢ Drive Logins for Loans through various channels and a team of Sales Executives

➢ Coordinate with Bank team for IT issues being faced if any while logging in a file.

➢ • Ensure calling on leads received from channels being handled, references received from existing customers.

➢ Ensure calling on opportunity bases.

➢ Wherever required, personally meet up with customers -especially HNW customers. • Minimum 10 customers to be met personally and customer interaction to be updated in CRM next per month.

➢ Initiate for activities for lead generation.

➢ Arrange for training at channels on lead sourcing quality, give feed-back on leads generated to ensure quality of lead generation improves and overall LG to LC ratio improves Achieve targets.

➢ Drive calling on all SUD cases.

➢ Coordinate with Bank Credit and Operations team for resolution on post sanction documentation.

➢ For sensitive / HNW cases coordination with customer, the customer is mandatorily required to visit Office to complete the disbursal formalities.

➢ Conduct product trainings, update on rate revisions, product offers etc.

➢ Ensure continuous channel engagement, training, update on product features and offers to improve lead generation and overall business.

➢ Ensure customer is briefed on the policy details to avoid mis-sell and miscommunication.

➢ Ensure periodic training for the Sales Team is done by Insurance teams.

➢ Drive Cross sellon all customers -External and Internal customers for references for Business.

➢ Engage with branches for activities in catchment areas, branch managed corporates Drive Productivity Quantitative: Minimum 1 fresh unit disbursal per executive per month

➢ Conduct joint visits -Review team size, hiring, training of Sales executives.

➢ Arrange for activities in Office catchment area, managed corporates.

➢ Promoting positive customer acquisition and relationships. Conceptualizing customer retention strategies by offering support &value-added services.

➢ Delivering superior client experience by rendering exemplary levels of customer service thereby making Company simple and hassle free for the customer.

➢ lobby evaluated through Voice of Customer metrics feedback. Ensuring high responsiveness to customer's problems. Act in their best interest by providing timely and qualitative resolution to their issues.

➢ Ensuring all complaints is resolved up to customer satisfaction within TAT. Promoting all direct banking channels and ensuring that the customer is utilizing the same.

**MUTHOOT GROUP (NBFC) Bangalore, India**

**(Junior Executive) 14/12/2011 to 31/10/2012**

➢ Preparing of Audit Interim Report both Account Audit and Gold Audit

➢ Preparing and maintain the ledgers

➢ Preparing Bank Reconciliation statement every month

➢ Preparing the salary slip of each individual Employee in the Branch

➢ Preparing the KYC of the Customer

➢ Worked as a cashier.

➢ Appraisal of Gold and providing the loan

**STRENGTHS:**

➢ Self Confidence, Hard Working, Quick Learning.

➢ Adaptable to the changing circumstances

➢ Elegant, Disciplined ,Efficient Team player & Self –Motivate professional

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| **PERSONAL INFORMATION:**Date of Birth  | 20-09-1990  |
| Sex  | Female  |
| Marital Status  | Married  |
| Nationality  | Indian  |
| Languages  | English Kannada Hindi Telugu Tamil  |
| Permanent Address  | c/o Prakash B P No102, 1st Floor, Aryana Temple Bells, 4th Main, 6th Cross, Navodaya Nagar, Kothanur Main Road, J.P.Nagar 7th Phase, Bangalore – 560078.  |
| Phone  | 9620121999/9620234560  |
| Hobbies  | Dance Sports Reading books Travelling Attempting competitive exams  |

**SELFACCOMPLISHMENT:**

I hereby declare that the above-mentioned information is correct and very much sincere as far as my knowledge.

Place:Bangalore

Date:

 Mamatha p

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