**Chandra Sekhar V**

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Andhra Pradesh-517520

# PROFILE

* Ambitious to build a career with an organization where team work is required and hard working is appreciated and to be in a position which is best suited to my knowledge and skills.
* Add Value to the organization and prove my worth.
* Strong leadership traits and behavioral management skills along with excellent ability to coordinate with different people at one time under difficult situations and bring out the best in others while creating a healthy and friendly work environment, thus enhancing operational efficiency and optimizing resource utilization.

# PROFESSIONAL EXPERIENCE

## Australia New Zealand Bank (ANZ) April 2013-May 2018

The Australia and New Zealand Banking Group Limited is commonly called ANZ is the third largest bank by market capitalization in Australia. Australia operations make up the largest part of ANZ’S business, with commercial and retail banking. **Role: Senior Analyst at ANZ Bank, Bangalore.**

## Team -Lending Service

**Job description:**

* Working as a Senior Analyst in Lending Services Centre (NZ Ops) team.

Work involves analysis of accounts, decision making and problem resolution. ● Process involves eagle’s eye view to clearly scrutinize the customer’s transactional data. As a Senior Analyst, my task is to direct the organization towards the able and efficient customers to get healthy business with minimum risk involved.

* 5+ years of experience in Loan Maintenance (NZ Ops) – Work involves processing customer’s requests ranging from providing funds, restructuring the loans, carrying on pay offs, expertise in loan corrections and

rectifications, Exceptions handling, Interest and repayment adjustment, Early repayment recovery, Lump-sum payment, Top-up loans, Drafting amortization.

* Dealing with Business, Commercial and Agri Loans.
* Creating documentations such as Loan Repayment Holidays, Loan Variation Letters, Repay and Redraw, Online payment, Settlement and Security Check, Auditor confirmation report, Loan Summary etc.

(End to end processing).

**Key Responsibilities:**

* Successfully handled the team on absence of Team lead & Production Lead.
* To make sure, request is completed within minimum response time thereby delivering high quality of customer experience.
* Assisting with the management and reporting of daily workflow/team performance in the absence of Production Lead.
* Handling calls, escalations and complaints from the frontline and also resolving them.
* Internal quality audit for the work processed by the team members and ensuring TAT and accuracy targets are met.
* Driving process knowledge to the team and ensuring that the entire team is on the same page.
* Manage workflow, Service Level Agreements and associated reports.
* Provide feedback to staff in relation to quality, knowledge and productivity.
* Conduct formal and consistent review of team’s learning needs.
* Develop & update learning material/courses/training to improve skills base and knowledge in team.
* Manage and monitor the processing of daily requests (team size 15-25) in accordance with Bank policies/procedures and customer instructions.
* Proactively identify gaps in the process and place internal controls to mitigate any operational risk
* Regularly review processing effectiveness and implement improved processes via kaizens.
* Good knowledge of systems and application.
* Update the process documentation on regular basis.
* Take responsibility for training the new staff in the team
* Resolve and/or escalate complex matters to the Team Leader / Manager in a timely manner and ensure closure of issue.
* Ensure core compliance adherence and people soft self service adherence is maintained at 100%.
* Take responsibility for keeping the team informed on policy/ procedural/operational/training issues.
* Understand and have a competence in the Business Continuity Plan for the team.
* Coordinate and collate reports including ATOM applicable to own team.

# EDUCATION

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| --- | --- | --- |
| Masters in Chemistry |  |  |
| Specialization: Organic Chemistry :  Sri Venkateshwara University, Tirupathi | 2009 -2011 | 65% |
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| **PERSONAL ACHIEVMENTS & INTEREST** |  |  |
| * Won “Icon of the quarter “annual award in the year 2016. | |

* Awarded as “Extra miler” twice till date which has gauged competitive mode.
* Awarded as “Best performer”, 9 times till date.
* Constantly received appreciations from the Counterparts, Management and Stakeholders for good services delivered.
* Got championship in college fests.

# PERSONAL INFORMATION

Date of birth : 15.06.1989

Nationality : Indian

Language knows : English, Telugu and Kannada.

# TECHNICAL SKILLS

* Operating Systems : Microsoft Windows 98/2000/XP/7/8/10 & Windows Vista
* Office Tools : MS Office, Open Office, MS Access and MS excel.
* Knowledge : Certificate of Excellence Course in basic in computer.

Date : Chandra Sekhar V

Place :