

OBJECTIVES

Seeking long association with an organization which gives me a chance to update my knowledge and enhance my skills and be a part in the growth of the Organization

WORK EXPERIENCE

1. Organization : RBL BANK LTD
Duration : FEB- 2024 to Till Date
Designation : CLUSTER SALES MANAGER

Key Responsibilities:

- Responsible for handling 20 Branches for Hyderabad Region.
- Responsible for Gold Loan Growth, Sales in Open Market Areas
- Responsible for Operational Efficiency in all the Assigned Branches.
- Responsible for Costing and Budgeting for all the Assigned Branches.
- Responsible for Fraud Prevention and control.
- Establish Joint Action Plans with Alternate Channel partner for Developing Account plans.
- Ensure a Joint Approach for sales and service along with the Channel partner for Business.

2. Organization : BANDHAN BANK LTD
Duration : SEP- 2022 to Till Date
Designation : DEPUTY MANAGER

Key Responsibilities:

- Manage the Gold Loan, Personal Loan & Two-Wheeler Loan Disbursements
- Perform independent check of KYC information provided by Welcome Desk, including maintenance, and updating of KYC records and information for existing clients
- Identify and escalate any suspicious transactions for further investigations
- Creation of Cust IDs, managing account opening process, and delivering the kits on time
- Resolve CRM complaints, within the TAT for providing world-class customer service
- Handle all functions in Operations Dept. which includes Disbursement of Loans, the banking arena & Vital Component of Customer Service
- Perform data analysis for generating reports on a periodic basis & provide strong reporting and analytical information support to the management team
- Analyze business information to identify process improvements for increasing business efficiency and effectiveness
- Scrutinize the pre-disbursement and post-disbursement documents i.e KYC documents, income documents of the applicant
- Prepare Suspicious Transaction reports (STR)

- Ensure all documents are screened by RIC (Risk Intelligence Control)
- Coordinate with various groups like Credit, Product, CPU, Collections, Sales, and other Vendors
- Maintain the in-ward, out-ward controls, and disbursement TAT for all Products.
- Tools : Lotus Notes, Excel, Flex cube, LOS, Finn one, Idea-LAG, FTS-QC, Microsoft Outlook, Idea-LOS, Idea-RAS

3. Organization : MUTHOOT FINCORP LTD
Duration : MAY- 2015 to JULY-2022
Designation : SENIOR BRANCH MANAGER

Key Responsibilities:

- Lead complete branch operations with a key focus on bottom-line profitability by ensuring optimal utilization of available resources
- Ensure the payments and receipts as per the statutory guidelines
- Devise and implement policies/procedures for the all-around development of the NBFC
- Manage the fixed deposits, loans, and advances, fund management for the branch services
- Provide a strong customer service operations, ensuring customer delight by achieving delivery & quality service quality in the shortest possible time
- Build, nurture & maintain healthy, cordial mutually beneficial business relationships with customers
- Perform enhanced due diligence wherever there is a suspicious transaction
- Supervise scrutiny & document verification (KYC) of Customer transactions to check their authenticity and correctness
- Track the inward remittances and analyzed the purpose of the remittances and customer pattern of transactions as per the KYC Policy
- Enhance due-diligence for the high-volume processing transactions and reporting to the compliance
- Tools : QC, Excel, Orion Software

4. Organization : UAE EXCHANGE & FINANCIAL SERVICES LTD
Duration : JAN-2014 to MAY-2015
Designation : Probationary Junior Officer
Business Vertical : FOREX HEAD

5. Organization : BILKISH ASSOCIATES PVT LTD
Duration : OCT-2011 to JAN-2014
Designation : Collection Manager
Business Vertical : credit card & personal loan

EDUCATIONAL QUALIFICATION

- M.C.A from HITS COLLEGE (JNTU) Hyderabad
- B.SC from C.V RAMAN DEGREE COLLEGE (KU Warangal)
- INTERMEDIATE from KRANTHI JUNIOR COLLEGE
- S.S.C from CHAITANYA HIGH SCHOOL

SKILLS

- Banking Operations
- Team Management
- Banking Administration
- MIS Reporting

PERSONAL PROFILE:

Name	: Vengala Kanakaiah
Father's name	: Ramulu
Date of Birth	: 10-May-1986
Marital status	: Married
Sex	: Male
Nationality	: INDIAN
Languages	: English, Telugu and Hindi
Address	: 2-1-500/D, Dattatreya colony, Kukatpally-500072.

DECLARATION

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place: Hyderabad.

Date:

