

EKTA KUMARI

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Objective

Proactive banking professional with over two years of experience in customer service operations, transaction monitoring, KYC verification, and relationship management. Proven ability to manage end-to-end collections processes, minimize outstanding receivables, and ensure timely cash flow. Adept at stakeholder coordination, dispute resolution, and process improvements to strengthen the Customer-to-Cash cycle.

Experience

- ICICI Bank Ltd** Sep 2023 - Currently working
Deputy Manager 1
 - Spearhead client service operations with a focus on enhancing client satisfaction and operational efficiency.
 - Conduct KYC verifications ensuring adherence to RBI and internal compliance standards.
 - Build and maintain long-term relationships with potential and existing clients.
 - Managed end-to-end resolution of client service tickets (email/chat/in-person), ensuring adherence to internal SLAs and client expectations.
 - Maintained the uptime and proper functioning of client banking systems, initiating prompt resolution for any disruption.
 - Performed root cause analysis for escalated customer issues and implemented preventive solutions to minimize recurrence.
 - Coordinated with cross-functional and on-site technical teams to address complex issues with minimal downtime.
 - Ensured timely installation and configuration of required software/hardware aligned with client needs.
 - Monitored, tracked, and documented the lifecycle of all customer service tickets, focusing on priority-based resolution.
 - Maintained regular backup and logs of key data, aligning with internal security and compliance protocols.
- Oversaw day-to-day banking transactions, ensuring accuracy in payment postings and account settlements.
- Supported backend operations for customer onboarding, documentation, and KYC compliance.
- Coordinated with cross-functional teams to expedite collections and reduce DSO (Days Sales Outstanding).

Education

- Netaji Shubash University, Jamshedpur** 2023
MBA (Operation-Finance)
83.25%
- s.b.s.p.s college, pathargama** 2018
Graduation (mathematics)
70.8%

Skills

- Problem Solving
- C2C Collections Process Management

- Client Relationship Management & Retention
 - Account Receivables & Cash Application
 - Client Service Management
 - KYC & Compliance Verification
 - Time Management and Teamwork
 - CRM & Collection Tools (Basic)
 - MS Excel (Pivot Tables, VLOOKUP, Reconciliation)
 - Banking Operations Systems
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Projects

- **Customer Relationship Management**

The main purpose of the project is to identify the factors which can be helpful to the companies profitability, better client retention, On time client service.

Worked on identifying the key areas of these factors such as Client satisfaction, Client loyalty, Client Retention, Client relationship strategies and Profitability.

Achievements & Awards

- Microsoft Excel
 - NISM(National institute of securities markets)
 - Data Analytics Assessment
 - Anti- money laundering and customer verification training
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Interests

- Badminton
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Languages

- English
 - Hindi
 - Bhojpuri
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Additional Information

Key Strengths

- Strong communication & negotiation skills
- Ability to work under pressure & achieve targets
- Analytical mindset with focus on process improvement
- Team player with leadership potential