

# Karuna Naidu

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## **PROFILE SUMMARY**

- I am a result oriented professional, Bachelor of Commerce with total of 8 years' extensive experience in General Administration, MIS, Facilities Management, People & Vendor management and Statutory Compliance
  - Capable of working in a challenging and competitive environment utilizing analytical skills.
  - Strong customer service skills.
  - Developing and strengthening customer relationship by anticipating needs and providing when and wherever appropriate.
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## **EDUCATIONAL QUALIFICATIONS**

- B.com Mumbai University May 2014
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## **KEY SKILLS / SPECIALIZATION**

- Proficient in MS Office Applications
  - Conversant with the Internet and email applications (MSCIT)
  - Accounting Software: Tally ERP 9
  - Have successfully completed advance course in excel.
  - Good keyboard skills
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## **WORK EXPERIENCE**

### **RBL Bank**

**February 2021 – till date**

#### **Role: Service Delivery Ambassador/Teller**

- Handle cash deposits and withdrawals in the cash counters.
- Handling the bulk cash deposits and withdrawals.
- Internal transfer of funds via cheque or letters.
- Processed RTGS and NEFT.
- Account closures of the customer.
- Handle key responsibility as well as EOD activity.
- Cash tally, preparing EOD, Cash balance sheet, Cash movement and Cash Balance Register.
- Doing all activities across the counter.
- Resolving customer complaint.

### **IndusInd Bank**

**November 2017 – April 2020**

#### **Role: Service delivery Officer-Teller**

- Monitoring transactions and merchant activity to prevent frauds and losses for domestic as well as international customers
- Actively monitor risk management process to determine high risk transactions/AML and merchants both
- Perform process audits to determine effectiveness of client onboarding process
- Responsibilities for handling cash & remittance.
- Responsible for Cheques Clearance, cash for deposit & withdrawal from the customer and encourage opening new accounts.
- Maintain record of all transactions completely, correctly and ensuring compliance with bank policy.

- Monitoring of dummy accounts,suspense accounts, deferred accounts, accounts payable/receivable.
- Balance all the transactions versus the cash on hand at the end of the day.
- Branch Operations and Audit Compliance.
- Responsible for handling Remittance, Cheque Clearing, Credit Card bill payments.
- Managed Petty Cash, cheques and also kept track records of Vouchers.
- Processing of FD, DD, & Pay Orders. Verify transaction and Authorize.
- ATM Reconciliation on daily basis and Handling documentations for the same.
- Maintained Register for all records of transaction &Vouchers by Audit purpose.
- Have also done front office job relating to customer queries, new account opening &passbook updating.

#### **Willis Towers Watson Insurance**

**May 2015 – October 2017**

##### **Role: Financial Executive Professional and Risk -Associate**

- To ensure the productivity targets/ work assigned are consistently
- Achieved /completed time and meet the quality expectations for the activities completed as per internal team targets Set.
- Ensure all the Invoices assigned are completed well within the specified timelines.
- Invoicing is achieved
- Ensure all the policies are sent to the client within the set CDI metrics and zero errors in terms of policies/emails issued to the Client and Insurers within specified turnaround
- Strong understanding of Willis compliance procedures and regulations e.g. WEM, SOX etc.
- To ensure any feedback (including breach/errors) found in the process is informed to the team Manager at that very instance.
- Display professional communication skills at all levels – verbal and written. Refer complex, unusual problems to team leaders.
- Involved in an in-depth analysis of documents, will anticipate commission, solve for variance and support in up skilling the team on financial/accounting concepts.
- With Team looks out for variances once the commission is received and works on variance reconciliation.
- Update the Audit form for every audit and Achieve required targets
- Share the Audit Results with the VR Team within the given timelines, follow up with the team and close the shortcomings.

#### **Ultimate Trading**

**September 2012 – May 2013**

##### **Role: Sales Executive.**

- Full time experience in Sales, which includes opening DMAT Account, Document Verification, Data Entry, Drafting E-mail and handling and persuading Customers/Account holders.
- Demonstrated ability to work in a fast-paced environment
- Provided dedicated customer service, listening/ noting detail instructions
- Responsible for maintaining good relationships with Consultants.
- Responding to the enquiries over phone and guiding them to the concern person.

#### **Hede Business Group**

**April 2011 – June 2012**

##### **Role: Telephone Operator.**

- Full time experience on administrative works/booking tickets and fixing appointments
- Responding to various queries, re-routing phone calls and maintaining call logs. Administered outgoing and incoming
- E-mails managed critical filing responsibilities based on business categories.
- Calendar maintenance of business appointments with regional and international clients.

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**Personal Data**

- Date of Birth : 6th Feb 1988
  - Gender : Female
  - Marital Status : Married
  - Languages Known: English, Hindi, Marathi, Telugu.
  - Residential : Malad West , Mumbai
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