

# FEBIN LAL P

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## PROFESSIONAL SUMMARY

Results-driven professional with 15 years of expertise in Finance, Credit, Customer Service, Branch operations, and Documentation management. Proven in managing customer queries, optimizing processes, and enhancing team performance. Skilled in data analysis, regulatory compliance, and process improvement. Adept at overseeing branch functions, supporting managerial duties, and fostering strong customer relationships to drive organizational success.

## WORK EXPERIENCE

### CUSTOMER RELATIONS MANAGER

Sep 2023 to Jun 2024

TATA MOTORS FINANCE LTD - MUMBAI, INDIA

- Addressed various customer queries, requests, and complaints via different communication platforms.
- Guided team in addressing QRC complaints promptly to meet TAT.
- Analyzing top request/complaints and recommending process improvements
- Analyzing customer feedback received through digital channels
- Provide assistance with projects and MIS reports
- Proactively handle a variety of customer inquiries and issues.

### BRANCH OPERATIONS MANAGER

Jun 2014 to Sep 2023

TATA MOTORS FINANCE LTD - CALICUT, INDIA

- Ensured timely file login to disbursement according to Credit and Operation Policy.
- Perform online validation tests to confirm that the documents submitted for eligibility purposes are authentic.
- Ensured compliance with audit standards through detailed file reviews.
- Manually or electronically archive all relevant files and documents.
- Managing the Cash counter, Customer Service and overall day to day branch activities.
- Assist Front End with queries related to customers and Fleet clients.
- Handling Petty cash, admin activities, vendor's payment reconciliation.
- Support team members as needed to ensure the smooth operation of the department.
- Perform all credit-related operational duties, making sure that they are finished on schedule, accurately, and in accordance with the companies' procedures and policies.

### ASSISTANT MANAGER IN-CHARGE

Aug 2013 to May 2014

MUTHOOT FINANCE LTD - CALICUT, INDIA

- Optimized branch operations through effective coordination of daily activities.
- Played a role in meeting performance targets through strategic operations planning.
- Delivered training and support to branch staff, improving their skill sets.
- Managed customer service activities, resolving difficult problems to achieve excellent satisfaction.
- Tracked branch performance metrics to identify deviations from operational goals.

### JUNIOR EXECUTIVE

Mar 2010 to Jul 2013

MUTHOOT FINANCE LTD - CALICUT, INDIA

- Executed administrative duties while ensuring efficient cash management and superior customer service.
- Ensured high service standards by resolving customer inquiries and issues.
- Managed branch events and promotions while supporting customer engagement initiatives.
- Executed administrative tasks including document preparation, record-keeping, data entry to maintain branch efficiency.
- Cooperated with teammates to successfully reach branch targets and overcome challenges.

### DOCUMENTATION EXECUTIVE

Apr 2009 to Feb 2010

P.T. VARGHESE & CO. - KOCHIN, INDIA

- Coordinated preparation, processing, and management of documentation for shipping activities.
- Confirmed documentation adherence to relevant regulations and operational protocols.
- Liaised with clients and vendors to ensure timely completion of documentation.
- Facilitated easy retrieval by maintaining precise records of shipping documents.



KEY SKILLS

- Microsoft office suite proficiency
  - Time management
  - Excellent customer service
  - General office Administration
  - Performance monitoring
  - Ability to adapt to change
- Operational support
  - Leadership skills
  - Attention to detail
  - Dynamics365 CRM software proficiency
  - Cash handling

EDUCATION

MBA, Marketing	2011
Alagappa University	
M.Com, International Business	2009
Bharathiar University	
B.Com, Co operation	2006
University of Calicut	

CERTIFICATIONS

- Advanced Diploma in Software Technology from Electronic Corporation of India (ECIT) with ‘A+’ grade
- Computer Hardware& Networking Diploma from Accel IT Academy with ‘A’ grade
- Microsoft Certified Professional

LANGUAGES

English:	B2	Malayalam:	C2
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Upper Intermediate		Proficient	
Hindi:	B1	Tamil:	A2
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Intermediate		Elementary	

PERSONAL INFORMATION

Gender: Male  
Nationality: Indian  
Date of Birth: 18/03/1985  
Passport Number: S0260643  
Passport Expiry Date: 04/03/28  
Driving License No. : KL5520060010655

LinkedIn

<https://www.linkedin.com/in/FebinLal-Pulikkal-Raman/>