



Anand Nagar, Krishnankoil - 626126, Srivilliputtur (via), Virudhunagar District, Tamilnadu.

**APPLICATION FOR ADMISSION TO Ph.D. PROGRAMMES**

Date of Application:13-10-2025

Department		Application No.	2025010473
Area of Research	MANAGEMENT	Research Mode	PART TIME

**Name** :SUJITH R  
**Date of Birth / Age** :25-05-1988 / 37 Years  
**Gender** :MALE  
**Category** :OC  
**e-Mail ID** :nelambari76@gmail.com  
**Mobile** :6282581724



*Sujith R*

<b>Father's/Husband's Name</b>	RAMACHANDRAN PILLAI K	<b>Father's/Husband's Occupation</b>	RETIRED TEACHER
<b>Family Income</b>	1000000	<b>Residential Type</b>	RURAL
<b>Birth Place</b>	MYLOM,KOTTARAKARA, KOLLAM DISTRICT	<b>Mother Tongue</b>	MALAYALAM
<b>Religion</b>	HINDU	<b>Martial Status</b>	SINGLE
<b>Aadhaar No.</b>	618121209303	<b>PAN No.</b>	BSSPS7857Q
<b>Physically Challenged</b>	NO	<b>Type of Disability</b>	-
<b>Address for Communication:</b> SUJITH BHAVAN MYLOM PO KOTTARAKARA KOLLAM DISTRICT KERALA INDIA Pin-691560		<b>Permenant Address:</b> SUJITH BHAVAN MYLOM PO KOTTARAKARA KOLLAM DISTRICT KERALA INDIA Pin-691560	

Qualification						
Degree	Discipline	College/university	Year Passed	AVG/CGPA	Class	Mode
DEGREE	PHYSIOTHERAPY	KERALA UNIVERSITY	2010	68.50	SECOND CLASS	REGULAR
PG	MBA	IGNOU	2023	61.08	FIRST CLASS	REGULAR

Experience					
Organization	Designation	Experience From	Experience TO	Work Nature	
INDIAN OVERSEAS BANK	OFFICER	2013-05-06	2023-09-06	BANKING	

Payment Details				
Transaction ID	Reference	Date of transaction	Amount	Status
2025010473_251019133411	BHD5XNF0ZQZN43	19-10-2025	600	SUCCESS

# **STUDY OF APPLICATION OF LEAN MANAGEMENT IN CUSTOMER SERVICE IN INDIAN BANKS**

Application of Lean helps to avoid waste activities that add no value for the customer. This results in reduced costs and happier customers. This will increase business volume and will reduce customer attrition levels and will result in increase in profits. In today's world there is intense competition. Customer demands best services. The banks which provide best customer services will only grow exponentially.

To improve customer service, firstly one should understand the customer needs. Customer needs varies with geographical areas, age group and type of customers. So before applying the lean management techniques one should first understand the process involved and based on customer needs develop a more customer responsive system. The ultimate goal of lean management is to maximize customer value while minimizing waste.

According to an often cited static from Harvard Business review: "Developing a new client relationship costs between six to eight times more than maintaining an existing relationship." Six sigma tools can be applied to statistically identify the customer's spoken and unspoken needs.

The key to building strong customer Relationships and business success begins with face to face interviews with clients, followed by defined customer satisfaction checks throughout the process.

A study on various customer service patterns/ initiatives adopted by various banks in India and find out an effective way of customer service methodology using Lean Management is the purpose of this research.

सं. IG37-310264  
No.

अनुक्रमांक 171910425  
Enrolment No.

इन्दिरा गांधी राष्ट्रीय मुक्त विश्वविद्यालय  
INDIRA GANDHI NATIONAL OPEN UNIVERSITY

प्रमाणित किया जाता है कि  
This is to certify that

*Sujith R*

को निर्धारित पाठ्यक्रमों को पूरा करने और  
after having passed the prescribed courses of study in the

December 2022 की परीक्षा उत्तीर्ण करने पर स्नातकोत्तर उपाधि  
examination is hereby awarded the Degree of

*Master of Business Administration*  
*(Banking and Finance)*

प्रदान की जाती है।

श्रेणी / Division *First*

*[Signature]*

कुलसचिव  
Registrar



*[Signature]*

कुलपति  
Vice Chancellor

नई दिल्ली / New Delhi

दिनांक / Dated February 09, 2024



**इन्दिरा गांधी राष्ट्रीय मुक्त विश्वविद्यालय**  
**INDIRA GANDHI NATIONAL OPEN UNIVERSITY**  
**STUDENT EVALUATION DIVISION**  
Maidan Garhi, New Delhi - 110 068  
**MASTER OF BUSINESS ADMINISTRATION BANKING & FINANCE**  
**GRADE CARD**

CERTIFICATE NO. : B 0004099

171910425  
SUJITH R  
SUJITH BHAVAN  
MYLOM PO  
KOTTARAKKARA  
KOLLAM 691560  
KERALA

DATE : 28/07/2023

REGION CODE : 40

MT.H. & YR. OF ADMN.: JANUARY 2017

TERM-END EXAM : DECEMBER 2022  
MEDIUM : ENGLISH

COURSE CODE	COURSE TITLE	Cr.	SCORE IN CONTINUOUS EVALUATION		SCORE IN T.E.E./PROJECT/ECP/PRACTICAL		OVERALL SCORE		CRS STS	T.E.E.
			LG	PG	LG	PG	LG	PG		
MS-1	MANAGEMENT FUNCTIONS AND BEHAVIOUR	6	A	1.50	C	2.10	B	3.60	SC	0617
MS-2	MANAGEMENT OF HUMAN RESOURCES	6	A	1.50	C	2.10	B	3.60	SC	0617
MS-3	ECONOMIC AND SOCIAL ENVIRONMENT	6	A	1.50	D	1.40	C	2.90	SC	0617
MS-4	ACCOUNTING AND FINANCE FOR MANAGERS	6	A	1.50	D	1.40	C	2.90	SC	0617
MS-5	MANAGEMENT OF MACHINES AND MATERIALS	6	A	1.50	C	2.10	B	3.60	SC	1217
MS-6	MARKETING FOR MANAGERS	6	A	1.50	D	1.40	C	2.90	SC	1217
MS-7	INFORMATION SYSTEMS FOR MANAGERS	6	A	1.50	B	2.80	B	4.30	SC	1217
MS-8	QUANTITATIVE ANALYSIS FOR MANAGERIAL APPLICATIONS	6	A	1.50	D	1.40	C	2.90	SC	0620
MS-9	MANAGERIAL ECONOMICS	6	A	1.50	C	2.10	B	3.60	SC	0618
MS-10	ORGANISATIONAL DESIGN, DEVELOPMENT AND CHANGE	6	A	1.50	A	3.50	A	5.00	SC	1218
MS-11	STRATEGIC MANAGEMENT	6	A	1.50	D	1.40	C	2.90	SC	1218
MS-46	MANAGEMENT OF FINANCIAL SERVICES	6	A	1.50	C	2.10	B	3.60	SC	1218
MS-95	RESEARCH METHODOLOGY	6	A	1.50	B	2.80	B	4.30	SC	1218
MS-422	BANK FINANCIAL MANAGEMENT	6	A	1.50	C	2.10	B	3.60	SC	1222
MS-423	MARKETING OF FINANCIAL SERVICES	6	B	1.20	D	1.40	C	2.60	SC	0619
MS-424	INTERNATIONAL BANKING MANAGEMENT	6	A	1.50	B	2.80	B	4.30	SC	0619
MS-425	ELECTRONIC BANKING AND IT IN BANKS	6	A	1.50	C	2.10	B	3.60	SC	0619
MS-494	RISK MANAGEMENT IN BANKS	6	A	1.50	C	2.10	B	3.60	SC	1218
MS-495	ETHICS AND CORPORATE GOVERNANCE IN BANKS	6	A	1.50	C	2.10	B	3.60	SC	1218
MS-100	PROJECT WORK (EQUIVALENT TO TWO COURSES)	12	#	0.00	#	0.00	B	4.00	SC	0621

\*\*\*\*\*

\* University's notification dated 10.12.2020 regarding promotion/exemption as per 75th meeting of Academic Council's decision dated 18.11.2020  
MBA BANKING & FINANCE SUCCESSFULLY COMPLETED  
WITH OVERALL POINT/LETTER GRADE 3.59/B 61.08%  
(FIRST DIVISION)

No. W 0037701



इन्दिरा गाँधी राष्ट्रीय मुक्त विश्वविद्यालय  
INDIRA GANDHI NATIONAL OPEN UNIVERSITY

STUDENT EVALUATION DIVISION  
Maidan Garhi, New Delhi - 110 068

**PROVISIONAL CERTIFICATE**

1

This is to certify that **SUJITH R**

(Enrolment No. **171910425**) has successfully completed the

**\*\* Master of Business Administration (MBA-BANKING & FINANCE) \*\***

in the examination held in **DECEMBER 2022** The grade card/statement of marks  
indicating details of grades/marks has already been issued to the student.

Date: **28/07/2023**

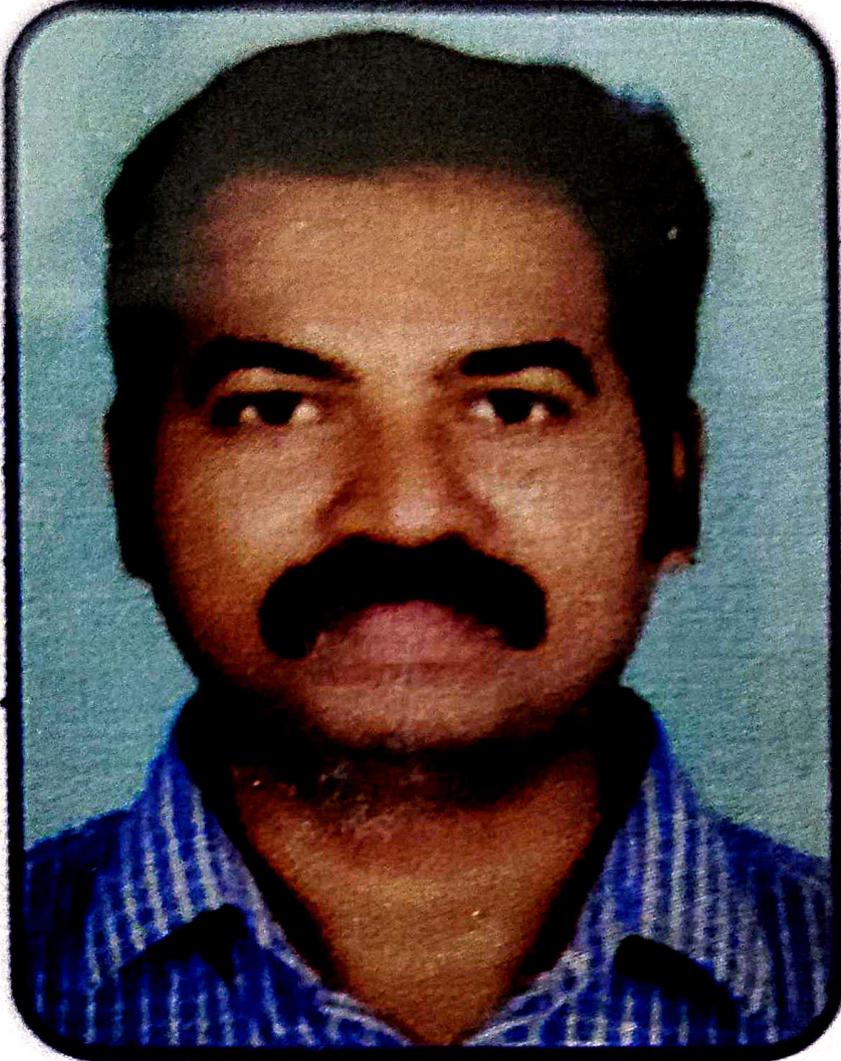
(Valid till the original is issued at the next Convocation)

Registrar (SED)



# इण्डियन ओवरसीज़ बैंक Indian Overseas Bank

आपकी प्रगति का सच्चा साथी  
Good people to grow with



सुजित रामचंद्रन

**SUJITH RAMACHANDRAN**

रोल नं Roll No. 55394

कर्मचारी के हस्ताक्षर  
Signature of Employee



जारीकर्ता प्राधिकारी के हस्ताक्षर  
Signature of Issuing Authority

जारी करने की तिथि / Date of Issue: 30.08.2024

रक्त समूह / Blood Group

: O+ve

आपातकालीन संपर्क  
Emergency Contact

: 9495752520

## अनुदेश / INSTRUCTIONS

कार्ड गुम हो जाने पर, जारीकर्ता प्राधिकारी को तुरंत सूचित करें।

In case of loss fact must be reported to the issuing authority immediately.

नोट : मूल कार्ड धारक के अलावा किसी अन्य को प्राप्त होने पर, कृपया निम्न पते पर भेजें :

Note: If found by any other than the bonafide holder please mail this card to :

इण्डियन ओवरसीज़ बैंक

मानव संसाधन प्रबंधन विभाग, खेल अनुभाग, 763,

अण्णा सालै, चेन्नै - 600 002 टेली: 044 - 2851 9682

Indian Overseas Bank.

Human Resources Management Department,

Sports Section, 763, Anna Salai,

Chennai - 600 002. Tel. : 044-2851 9682

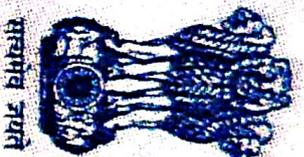
डाक खर्च की प्रतिपूर्ति की जाएगी।

Mailing charges will be reimbursed.



आयकर विभाग

INCOME TAX DEPARTMENT



भारत सरकार

GOVT. OF INDIA

SUJITH R

R K NAIR

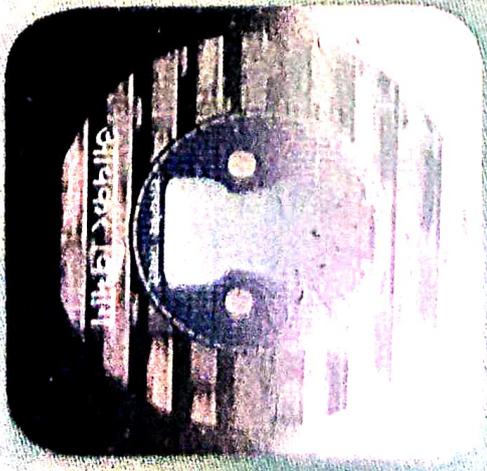
25/05/1988

Permanent Account Number

BSSPS7857Q

SUJITH R

Signature



INDIAN UNION  
KERALA STATE  
DRIVING LICENCE FORM 7



No.: 24/438/2011 Date: 24/01/2011

Name : SUJITH R  
S/W/D of : RAMACHANDRAN PILLAI.K  
Address : SUJITH BHAVAN  
MYLOM.P.O, KOTTARAKKARA

Date of Birth : 25/05/1988

Blood Group : O+

Category  
Non-Transport : 19/01/2011  
Transport : 18/01/2031

Temp. Address  
AMBADY MDS, MYLOM



He is licensed to drive throughout India, vehicle of the following description

**Class of Vehicle**

M/C with gr

LMV

**With effect from**

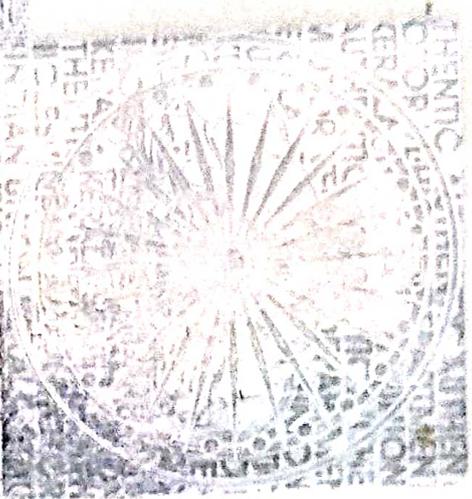
19/01/2011

19/01/2011

**Testing Authority**

ALA, KTRRA

ALA, KTRRA



**Date of First Issue**

: 19/01/2011

**Badge No. & Date**

Signature of Holder: *Ansari H*

Signature of Holder



B 0630402

NIC

Ansari H

ALA, KOTFARAKKARA

**INDIAN UNION**  
**KERALA STATE**  
**DRIVING LICENCE** FORM 7

**No.:** 24/438/2011      **Date:** 24/01/2011

**Name** : SUJITH R

**S/W/D of** : RAMACHANDRAN PILLAIK

**Address** : SUJITH BHAVAN  
MYLOM.PO, KOTTARAKKARA



**Date of Birth** : 25/05/1988      **Temp. Address**

**Blood Group** : O+      **Valid from** 19/01/2011      **Valid To** 18/01/2031

**Category** : Non-Transport      **Address** : AMBADY MDS, MYLOM

**Transport**




He is licensed to drive throughout India, vehicle of the following description

**Class of Vehicle** : LMV

**M/C with gr** : LMV

**With effect from** : 19/01/2011

**Testing Authority** : ALA,KTFR  
ALA,KTFR  
19/01/2011

**NIC** B 0630402

**Date of First Issue** : 19/01/2011

**Badge No. & Date** : 24/438/2011

**Signature of Holder** : *Sujith R*

**Ansari H**  
ALA, KOTTARAKKARA