

PRASAD KUMAR .C

Mob:9074877864 | Mail Id: prasadchettur@gmail.com | LinkedIN: linkedin.com/in/prasad-c-a097a8154

Profile Summary

Professional with nearly 25.6 years of Total experience (which includes 13.6 years of experience in Branch Banking as BRANCH MANAGER & 12 years in Sales & Marketing in Pharma Industry) with focus on top-line performance growth



Core Competencies

Branch Banking Management, Strategic Sales & Marketing, Planning, Business Strategy & Execution, Portfolio Management, Branch Audit, Compliance, Risk Analysis & Mitigation, Market Research & Analysis, New Business Development, NPA Recovery, Credit Approval, Documentation, MIS, Team Building & Leadership, Career TimeLine, Sales CRM Management.

Academic Details

Bachelor in Science in Chemistry 1994

Work Experience

Oct07-Mar21 with ICICI Bank Ltd., as Branch Managerin Calicut Main Branch, Palakkad Main Branch, Perinthalmanna Branch, Ottapalam Branch, Pattambi Branch and Nenmara Branch.

Key Result Areas:

Able to Achieve the Profit Targets of the Branches through continuous drive of Retail CASA and Fee Income products and Assets and optimising the Opex to the minimal requirement

Increased overall GL of the Branch almost to double to its size while taking charge of the Branch through New Customer Acquisition and Long-Term Bulk Fixed Deposits

Facilitating business growth by delivering high-quality solutions, establishing high value HNI accounts; developing customer retention strategies

Lead the team to business growth at branch level; driving cross-selling of Third-Party products (Life Insurance, and Mutual Funds)

Conducted customer meets very often in the branch to make them aware of the bank product and policies

Managed front-end operations for savings, current & fixed deposits, involved in cash management for branch as well as extending priority banking services

Devised and implemented policies/procedures for the all-round development of banks as well as reducing overall costs to the bank through various means

Proven success in setting up of Branch from scratch, turning around underperforming branches and increasing branch productivity

Reversed losses into profits by restructuring problematic accounts and through flawless execution of operations

Previous Experience

Jul07-Oct07 with LG Life Sciences India Ltd., Kerala as Regional Manager

Highlights:

Led & monitored a team of 4 front line managers and 16 representatives for generating business from IVF specialist & Gynaecologists'

Managed the C&F stock and followed up of payments

Coordinated distributors to keep up the interest of the company

Jul03-Jul07 with VHB Life Sciences Inc., Kerala

Growth Path:

Jul03-Apr 04as Senior Institutional Manager

Apr 04-Aug'05as Regional Business Manager

Aug 05-Jun 07 as Divisional Manager (State Head)

Highlights:

Played a key role in launching the company by setting up a team & distribution networks and achieved the targets

Led & monitored a team of 4 front line managers and 16 representatives for generating business from IVF specialist & Gynaecologists'

Conducted various CME's and conferences to create market awareness and to build confidence among customers

Feb 02-Jul03 with LG Life Sciences India Ltd., Trichur as Area Manager

Highlights:

Successfully launched LG in the assigned area

Played a key role in making brands ESPOGEN and FOLLIMON as #1 Brand

Mar01-Feb02 with Raptakos, Brett & Co. Ltd., Calicut as Business Executive Highlight:

Increased the sale up to 40% and achieved the target

<u>Jan95-Feb01 with Gufic Health Care Ltd., Coimbatore as Medical Representative</u> <u>Personal Details</u>

Date of Birth:13 th June 1974

Last CTC Drawn: 10.5lakhs pa

Address: Chettur House (Kotta), Mankarai (PO), Palakkad (Dt.) -678613, Kerala ,India