

VIMAL M S

Address: Madathiparambil House, S Aduvassery, Ernakulam Dist - 683 578, Kerala.
E-Mail: vimalmsur@gmail.com **Contact:** +91 9946152588, 9446022774 (M); +91-484-2479593 (R)

In quest of challenging assignments in Operations, Business Development and Client Relationship Management with growth oriented organisations.

Career Précis

- A result oriented professional with nearly 8 Years' experience inclusive of over 8 years in **Banking Operations, Sales & Business Development and Client Relationship Management**.
- Currently associated with **Reliance Securities Ltd as Relationship Manager at Cochin Branch**.
- Executing operations pertaining to cross selling of retail & advanced products and developing business plans for the achievement of these goals.
- Proficient in cementing healthy relationship with the clients for generating business and leading workforce towards accomplishing business and corporate goals.
- Adept at handling day to day activities in co-ordination with internal / external departments for smooth business operations.
- An effective communicator with excellent relationship building & interpersonal skills. Possess a flexible & detail oriented attitude.

Core Competencies

Branch Operations / Profit Centre Management

- Setting up and heading complete branch operations with key focus on bottom line profitability by ensuring optimal utilisation of available resources.
- Formulating corporate goals, short & long term budgets, developing business plans for accomplishment of target and goal of the organisation.
- Conceptualising and implementing competent strategies with a view to penetrate new accounts and expand existing ones for a wide range of banking products / services.

Sales & Marketing

- Handling the sales team and ensuring the attainment of the branch sales targets for Deposits, MF, Insurance and other financial products etc.
- Implementing sales promotional activities as a part of brand building/market development effort.
- Conducting detailed market study to analyze the latest market trends and tracking competitor activities and providing valuable inputs for fine tuning the selling and the marketing strategies.

Client Relationship Management

- Managing customer centric banking operations & ensuring customer satisfaction by achieving delivery & service quality norms.
- Ensuring that highest service standards are maintained.
- Building and maintaining healthy business relations with major clients, ensuring the customer

satisfaction by achieving delivery and service quality norms.

Team Management

- Leading, mentoring & monitoring the performance of the team to ensure efficiency in process operations & meeting of individual & group targets.
- Creating & sustaining a dynamic environment that fosters development opportunities & motivates high performance amongst team members.

Organisational Experience

Sep'14 - Aug'15 at Reliance Securities Ltd as Relationship Manager at Cochin Branch.

Key Deliverables:

- Building good relationship to the existing and HNI clients, give assist for trading and cross selling other TP products.
- Support & lead the Dealer to attain target of Revenue Target.
- Implementing sales promotional activities as a part of brand building/market development effort.
- Product Handling DP A/c, SIP, GI, LI, Mutual Funds etc

June'13 - Aug'14 at BMA Money as Centre Manager at Aluva Branch.

Key Deliverables:

- Handling the particular branch and all people in the branch.
- Motivate the staff joint call with the RM's and supporting them to achieve the goals.
- To achieve the target conduct the training to staff about the product.
- Service the customers and handle their complaints/queries.
- Product Handling DP A/c, SIP, GI, LI, Loans, Mutual Funds etc

Nov'12 - June'13 at HDFC Life as SDM in Bancassurance channel at HDFC Bank Vazhakala Branch.

Key Deliverables:

- Support & lead Bank staff to attain target of Insurance product.
- Create lead from bank and joint call with the bank staff and motivate the bank staff.
- Given the training to bank staff about the product and other service related to insurance.
- Service the customers and handle their complaints/queries.

June'11 - Nov'11 at HDFC Life as SDM in Agency channel at Angamaly Branch.

Key Deliverables:

- Recruit new Financial Consultants and source policies through FC's.
- Create lead personally and FC's, joint call with the FC's and motivate them.
- Given the training to FC's about the product and other service related to insurance.
- Attain the target personally as well as from FC's.

March'07 - Dec'10 at HDFC Bank Ltd, N Paravur as Team Leader

Key Deliverables:

- Handling and managing the sales team and ensuring the attainment of the branch sales targets.
- Implementing sales promotional activities as a part of brand building/market development effort.
- Conducting detailed market study to analyze the latest market trends and tracking competitor activities and providing valuable inputs for fine tuning the selling and the marketing strategies.
- Sales of Liability products like SB, CA, FDs, RD, Demat etc. And Asset products Loans like PL, Home Loan, Car Loan, Gold Loan etc.

Notable Attainments:

- Joint as Sales officer and promoted as Team Leader in 2006.
- Got appreciation memento from the Area Head for Excellence in Sales for the Period July 2005-Sep 2005, April 2006-June 2006, Oct 2006-Dec 2006, July 2008-Sep 2008.
- Got appreciation memento and Certificate from the Zonal Head for Thousand days completed in HDFC Bank.

Previous Experiences

June'03 - Feb'04 at NIIT Aluva

Academia

- Pursing MBA from Mahatma Gandhi University.
- B.Com from Mahatma Gandhi University, Kottayam in 2011.
- Diploma in Hotel Management & Catering from Modern Group of Institutions, Kollam 2007.
- Computer Science & Engineering, Holymatha College in 2003.
- Pre Degree Mahatma Gandhi University, Kottayam in 2000.

I.T. Skills

- Programming : C, C++, VB 6.0 , Java, MS Office, SQL
- Operating System : LINUX , WINDOWS XP,NT,2000
- One month BPO - Pdf to Doc training from UNITEK PVT LTD
- Diploma in Hardware and Networking.

Personal Dossier

Date of Birth

10th April 1983

Linguistic Abilities

English, Hindi and Malayalam