

## **RESUME**

### **DIPU.V**

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### **Professional Highlights**

- A competent professional with 5 Yrs extensive experience in developing high net worth client relationships and referral networks, Customer Service and Business Development across diverse industry spectrum's such as Banking and Information Technology.
- Delivered exceptional results through branch business development, client management, and strategic planning.
- Proven record of surpassing sales, service and revenue targets across the career span.
- Expertise in cultivating and maintaining key relationships. Leverage core strengths and connections to develop new business, establish lasting banking relationships, and secure strategic alliances.
- An excellent communicator and team leader with proven abilities in mentoring, training and motivating subordinates to perform to the best of their abilities.
- Experience in Organizational Quality objective Process orientation and implementation.
- Received awards from Dhanlaxmi Bank Limited for excellent performance in Cross selling of third party Products and qualified for Abroad Trips to Singapore and Malaysia.

### **Areas of Expertise and Exposure**

#### **Business Development**

- Devising and effectuating profit-oriented sales & Service strategies with strategic accounts in the region for arresting greater market share and in-turn achieving revenue targets.
- Experienced in Cross Selling, Bank operations Management, Hardware, Software Services and IT Solutions.
- Collating vital data and analyzing competitor movements and other critical trends for fine-tuning Key/Strategic account sales and service strategies.

#### **Project Management**

- Ability to effectively translate customer requirements into actual deliverables, while maintaining organizational standards, objectives and goals.
- Work with other colleagues to collectively fulfill project delivery responsibilities that have cross-functional inter-linkages. The effort is to translate the study into actual deliverables, to provide an effective interface between the function and the Process Development team.

#### **Customer Relationship Management**

- Relationship management with prospective & existing high net worth accounts for generating bulk investments/deposits on a perpetual basis.
- Extending high-standard pre-sale and post-sale services to clients for enhancing their contentment levels.
- Build the customer loyalty by ensuring the QoS through coordination with the support functions.

#### **Strategic Channel Development & Management**

- Develop strategies to increase revenues through channel management and team management.
- Increase the enterprises focus on partner experience and loyalty development.
- Identifying Training needs of Team Members and accordingly deciding the framework for training programs to enhance their knowledge-purview, skills and awareness generation.

## **Professional Experience**

### **Since Nov'12 with AXIS BANK Ltd.**

#### **Credit & Operations Manager- Consumer Lending & Payments**

Leading Retail Assets Operations and Customer Service to ensure QoS for documentation, audit & services.

- ♦ Responsible for handling retail assets products and daily routine Operational works.
- ♦ To ensure reduction in errors reported in Branch rating module and Audit Report.
- ♦ Adherence to the credit policy/process laid out by the Central team.
- ♦ Credit Sanctioning and Disbursement of LAG
- ♦ Resolution of customer queries/complaints.
- ♦ To Ensure audit compliance and Process adherence.
- ♦ All reconciliations as per banks process and policy.
- ♦ Customer service to ensure walk in customer's issues.

### **Since Jan'10 with DHANLAXMI BANK Ltd.**

#### **Senior Officer--Branch Banking Operations.**

Handling Branch Operations, Customer Service Assurance and for existing clients and cross selling of all banking products.

- ♦ Authorizing/Supervising Gold Loans, Lads', Safe Lockers, teller inputs and Cash Vault.
- ♦ Monitoring of dummy accounts/suspense accounts/accounts payable/accounts receivable.
- ♦ Responsible for supervising all Cash and customer transactions at Teller counters.
- ♦ Supervising all Non-Cash transactions like DD/MC, fund transfer etc.
- ♦ Monitoring all inward/outward remittances like RTGS/NEFT transactions.
- ♦ Cross Selling of Fee based Income Products/Third party products.

### **Since Feb'09 with HSBC-HONGKONG AND SHANGAI BANKING CORPORATION**

#### **Teller-Branch Banking Operations**

Responsible for all operational transactions on customer accounts and ensuring QoS for deliverables and daily routine transactions at branch.

- ♦ Handling Cash Transactions, Demand Drafts and Pay Orders.
- ♦ Processing of Fund Transfers & foreign Currency Exchange
- ♦ Handling Inward/Outward Clearing, RTGS and NEFT Transactions
- ♦ Cross Selling of Third Party Products & Customer Service for branch walk-ins'.

## **Educational Credentials**

**B.Tech Information Technology.**

## **Personal Information**

Age, Date of Birth	:	28, 07-05-1986
Sex	:	Male
Marital Status	:	Single
Nationality	:	Indian

Dated: SEP'14

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