**SANTHOSH KUMAR C**

Santhoshkumar909@gmail.com

Mobile +91 – 9585603255, 9962058866

**Career Objective:-**

Aim to be associated with a progressive organization that gives me scope to update my knowledge and skills in accordance with the latest trends and be a part of a team that dynamically works towards growth of organization and gains satisfaction thereof.

**Academic Qualification: -**

* Master of Business Administrative(MBA) from Sathyabama University, Chennai – 2011
* Bachelors in Computer science(B.sc) from PSG College of Arts and Sciences, affiliated to Bharathiyar University, Coimbatore – 2009
* Higher Secondary Course (H.S.C.) from LCM Higher Secondary school, Cuddalore – 2006

**Organization Detail:-**

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| --- | --- | --- |
| **Organization** | **Designation** | **Duration** |
| Kotak Mahindra Bank Limited | Deputy Manager | Oct 2014- Till Date |
| IndusInd Bank Limited | Assistant Manager | Aug 2013 – Oct 2014 |
| ICICI Prudential Life Insurance Company Limited | Branch Relationship manager | Aug 2011 – Aug 2013 |

**Career Profile: -**

**From Oct 2014 to Till Date Kotak Mahindra Bank Limited**

Designation: - Deputy Manager - Branch Banking Location: - Mylapore Branch, Chennai.

Role: - Personal Banker

**Roles & Responsibilities:-** (Service, Operation & Sales)

**Service & Operation:-**

* Ensuring instructions given by the customer for change of address, statement request, change in mode of operations, Mobile Banking, Net Banking, etc., are action upon immediately.
* Providing superior client experience in the lobby by rendering exemplary levels of customer service thereby making banking simple and hassle free for the customer.
* Control of Deliverables (Cheque Books, Debit Cards, Net Banking Pins etc.)
* Ensuring high level of knowledge of processes and procedures is maintained for efficient and accurate handling of customer transactions.

**Sales Oriented :-**

* Profiling Customers and Provide financial Products to meet customer needs.
* Providing Financial Planning & Investment Advise.
* New to Bank Acquisition of CASA & FD Accounts.
* Maintain key relationship and constantly building ANR in sourced CASA & Mapped book.
* Revenue Generation by Cross-selling of Wealth Products (Life Insurance, General Insurance, Mutual Fund ,Private Equity & Gold).
* Revenue Generation from Asset products (Credit card, Loan against Property & Home Loan).
* One Point contact for all requirements of High Net Worth customers in the Branch.
* Source Tpp’s 3 in 1 products with advance fee as well as continued relationship.

**Achievements**: -

* Achieved at 100 % against YTD Wealth revenue Target.
* Achieved Top 10 Position in Life Insurance Business – TamilNadu.
* Won various Medals from Regional Head on contest (NTB’s, Private Equity, Mutual Fund, Asset Products , General Insurance, etc..)

**From Aug 2013 to Oct 2014: IndusInd Bank Limited**

Designation: - Assistant Manager - Branch Banking Location: - Kilpauk Branch, Chennai.

Role: - Customer Service Manager

**Roles & Responsibilities:-** (Service, Operation & Sales)

**Service & Operation:-**

* Delivering superior client experience in the lobby by rendering exemplary levels of customer service thereby making banking simple and hassle free for the customer.
* Responsible for Monthly Branch Service Committee meetings as per RBI Directions.
* Reconciliation and control of the various branch suspense accounts and that outstanding are well managed.
* Ensure operations of lockers are as per mandate given by the customer and rent collected on the due date.
* Control of Deliverables (Cheque Books, Debit Cards, Net Banking Pins etc.)
* Maintaining Various Registers like Account Opening, Inventories, Lockers Access, and Deliverables.
* Ensuring instructions given by the customer for change of address, statement request, change in mode of operations, Mobile Banking, Net Banking, etc., are action upon immediately.
* Ensuring high level of knowledge of processes and procedures is maintained for efficient and accurate handling of customer transactions.
* Scrutiny of all Branch Account Opening Forms for compliance to KYC norms while opening account.
* Zero down FTNR % on Account Opening & Ensure high FTR % gained.
* Ensuring all complaints is resolved up to customer satisfaction within 3 days of lodgment.
* Ensuring Welcome calling is completed within 3 days TAT.

**KYC checks:-**

* All the accounts opened during the day are checked with the relative account opening forms. Ensure that all the forms are verified by Ops In charge and approved by Business Head.
* The purpose of cash deposits / withdrawals above Rs. 10.00 lacs are in accordance to the profile of the customer and record the same on the voucher. Suspicious transactions to be reported to KYC –AML Cell.
* AML alerts received from Corporate Office are attended to on priority with proper explanation and coordination.

**Sales Oriented :-**

* New to Bank Acquisition of CASA & FD Accounts.
* Concentrate on priority accounts such as Maxima, Select & exclusive to build quality sourcing.
* Maintain key relationship and constantly building ANR in sourced CASA.
* Revenue Generation by Cross-selling of Wealth Products (Life Insurance, General Insurance, Mutual Fund & Gold).
* Revenue Generation from Asset products (Credit card, Loan against Property & Home Loan).
* Source Tpp’s 3 in 1 products with advance fee as well as continued relationship.
* Develop Productive measures and attributes to improve sales quality individually and for branch Mass Banking Team.

**Achievements**: -

* Achieved at 100 % against YTD Wealth revenue Target.
* Achieved 3rd Position in Life Insurance Business – TamilNadu.
* Won various Medals from Regional Head on contest (NTB’s, Fee Products like General Insurance, Life Insurance, Acquisition, Gold, etc..)

**From Aug 2011 to Aug 2013: ICICI Prudential Life Insurance Company Limited:**

Designation: - Branch Relationship Manager Location: - Chennai

Role : - Financial Service Consultant

**Roles & Responsibilities: -**

* Expertise in planning and implementing strategies.
* Improving Market share and Brand awareness.
* Responsible for quality service delivery leading to customer delight.
* Experienced in entire gamut of activities involved Customer Services, Service Assurance, Client Servicing, Process Management and Business Operations.
* Competent to work individually and within the team while ensuring a customer-oriented and interactive approach. Excellent communicator with exceptional talent for problem solving through analytical thought processes.
* Adapt with a strong work ethic, continuously striving for improvement coupled with excellent administrative aptitude with an eye for detail and the commitment to offer quality work.
* Involved in promotional activities that aimed at enhancing product awareness in the market.
* Delivered informative and highly participatory training on new products and system releases, quality, and superior customer service team, new hires, and additional teams throughout the organization.
* Handling and Solving the Queries of the internal clients and External clients.
* Taking initiative to address issues and develop solutions that improve daily customer complaints and team effectiveness

**Achievements**: -

* Been Achieving targets continuously.
* Achieved Star Performer in the Period of JFM.
* Won various Medals from Zonal Head and Regional Head on contest ( Head to Head, Target over Achievement, Spartan Contest, etc..)

**Certifications**: -

* Completed (**AMFI**) NISM-Series-V A: Mutual Fund Distributors Certification Examination with 65%.
* Completed **IRDA** Certification.

**Technical Skills: -**

**Language Known:** C, C++,

**Database:** Ms-Access, SQL, Tally.

**Internet Tools**: HTML.

**Packages**: Microsoft Office

**Personal Profile: -**

Father’s Name : Chandrasekar K

Sex : Male

Date of Birth : 02 April 1988

Age : 27Yrs.

Nationality : Indian

Marital Status : Single

Languages Known : English, Tamil and Telgu

Permanent Address : 150, East Street, vilangal pattu,

vanamadevi (post),

Cuddalore – 607105

**Declaration**

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibility for the correctness of the above-mentioned particulars.

Place: Chennai Yours Sincerely,

Date: C. Santhosh Kumar