**RESUME**

**SIVA RAMAKRISHNA G**

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**SYNOPSIS**

**A result oriented professional with Years of experience (*2.5 years as CSO–CSM in Branch Banking and total of 3.5 years in various Depts.)* in managing the Business Banking Operations & General Management;**

Strategic Planning Client Servicing Sales Management

Internal Audit Statutory Compliance Self Management

* Demonstrative excellence in handling Business Banking services and general banking operations.
* Supervising customer service operations for rendering & achieving quality services.
* Successfully headed sales team over a period of 12months.
* Proficient in steering bottom line profitability by ensuring optimal utilization of available resources.
* Exposure to AML & SOX controls and preventing the fraud & money laundering.
* Excellent relationship management skills with experience in statutory compliances and smooth business operations.
* Comfortable in interacting with multiple levels of organization, management and staff from different locations, skilled in man management to drive the business and achieve targets.

**CORE COMPETENCIES**

# Strategic Planning

* Establishing goals & developing plans for the achievement of these goals.
* Preparing long term & short term plans, resulting in tangible programs for improving customer service and thereby performance of the Business unit.

# Self Management

* Leading performance of the team to ensure efficiency in process operations & meeting of individual targets.
* Creating a sustainable dynamic environment that fosters development opportunities & resulting in high performance.

# Banking Operations

* Managing branch operations with key focus on bottom line profitability by ensuring optimal utilization of available resources.
* Implementing policies/procedures for all round development of the bank& reducing overall costs to the bank through effective means.
* Handling front-end operations for mobilizing accounts & fixed deposits & extending Privilege-banking services.
* Preparing statutory and internal reports relating to banking operations with justifications.
* Streamlining the service systems and developing new systems for enhancing efficiency.
* Following the process /procedure of the bank & RBI guidelines for approving the documents.
* Ensuring compliance to rules and regulations of RBI.
* Providing alternative banking solutions to the customers like Corporate Internet Banking, Mobile Banking etc.,

# Client Servicing

* Assessing the customer feedback, through feedback from branch desks and evaluating areas of improvements.
* Ensuring smooth functioning of the branch operations by providing fast and satisfactory customer service without giving any room for their complaints.
* Redressing grievances of customers, if any ensuring that they are resolved to the complete satisfaction of the customers.

# Statutory Compliance

* Initiating & developing relationships with key decision makers in target organizations for business development.
* Understanding the client’s requirements & providing quality services.
* Positioning a client retention strategy with improved Customer Relationship Management.
* Evolving market segmentation & penetration strategies to achieve targets.

# Internal Audit

* Screening documents for regulatory compliance.
* Handling audit compliance for preventing the fraud.
* Successfully handled IAD twice and Regional Risk Manager Audits thrice per year.

**CAREER HIGHLIGHTS**

**ICICI Bank Ltd, Customer Service Officer May-2012-Sept-2014**

**Puttaparthi Branch Banking Group**

* Ensured smooth running of Operations by strictly following and implementing guidelines prescribed by Regulatory Bodies.
* Inclusive of all Backend operations.
* Headed Jewel loan desk over a year with complete achievement of targets.
* Successful in delivering delightful customer service.
* Successfully handled all branch operations and loans (home loan, personal loan, gold loan).
* Successfully handled all branch banking operations for 15 months. Major operations performed are Cash, Jewel loans, Clearing and Front office desk.
* Especially expert in handling ECCS clearing.
* Successfully Handled **Agri Gold Loan.** The Agri Gold Loan is extended to individuals against security of gold ornaments owned by them for the purpose of agricultural activities. It is ideal for farmers seeking financial assistance to meet agricultural and developmental expenses.

Worked as a admin for accounts department in PRATHIBHA EDUCATIONAL SOCIETY for 13 months

**ACADEMIA**

B.Tech Madanapalle Institute of Technology and Science 2009

Intermediate Sri chaitanya Junior College 2005

SSC Sri Sathya Sai BalaVikas High School 2003

**TRAININGS UNDERGONE**

Passion @ Work

Effective Team Management

RLG Products Training

Rural Banking

**Certifications**

IRDA CERTIFIED (INSURENCE)

NISM CERTIFIED (MUTUAL FUND)

PGDBO FROM NIIT (POST GRADUATION DIPLOMA IN BANKING OPERATIONS)

LI ACHIVVER E TEST FROM RBH

**IT SKILLS**

Banking Software Exposure

Finacle (Core Banking Software developed by Infosys)

FCRM (CRM Tool for service requests) and Handled FOREX

E-Search, CMS, ECCS Clearing and Integrated Payment Systems

PERSONAL DETAILS

**Date of Birth : 27-04-1988**

**Communication Address : S/o G Yerri Swammy,**

**D no:6-5-583,**

**Sreenagar Colony, Anantapur.Dt,**

**A.P-515002.**

**Dt:**

**Place: (G SIVA RAMAKRISHNA)**