**CURRICULUM VITAE**

**S.M. Suresh** SLN PG Accommodation,

# 53, 8th Main, 3rd Cross,

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Near Sundara kunja Apartment,

Behind Shobha Hospital

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* ***Objective: -***

To work in com in competitive and challenging environment. Where I apply my analytic -al skill to attain an optimum perfection for the growth of the organization as well as my professional career and Middle level positions in Operations, Sales Management, Branch Banking, Business Development, Client Relationship Management and leading organisations in the Finance sector**.**

* ***Personal Strengths:-***
* Good Communication skills.
* Ability to learn quickly
* Possess good planning and co-ordination skill
* Committed, self-learning and hardworking.
* Team participation with demonstrated leadership qualities.
* Good at time management and adoptive to environment
* Ensure to contribute the best of my ability**.**
* Ensure to satisfy for company expectation.
* I have good problem solving skills
* ***Experience :-***
* One and half year (20/05/2013 to 06/11/2014) as a ***Branch Manager*** in **India** ***Infoline Finance Ltd***
* Three year working in ***HBL GLOBAL Pvt Ltd***.(Customer Valuable Management in ***Credit Card*** Section. From 06/06/2009 to 15/06/2012)
* Six month Tele-calling in ***Evergreen*** [***Enterprises***](http://www.justdial.com/Bangalore/Krupa-Enterprises-%3Cnear%3E-Nr-HDFC-Bank-Richmond-Road/080P1302454_QmFuZ2Fsb3JlIENyZWRpdCBDYXJkIEFnZW50cyBTQkkgTSBHIFJvYWQ=_BZDET) ***Pvt Ltd***(SBI *CREDIT CARD* Sales Department. from 05/12/2008 to 05/05/2009)
* ***Areas of Expertise ;-***

***Business Development***

* Framing result-oriented business generation plans & policies for attainment of pre-designated profitability/ revenue estimates.
* Concentrating on targeted institutional accounts and individual clients for ameliorating the business turnover levels, in comparison with competitors.
* Identifying new viable avenues to augment business generation.
* Optimising customer service levels through delivery of outstanding services.

**Client Servicing**

* Supervising customer service operations for rendering and achieving quality services; providing first line customer support by answering queries & resolving issues, ensuring minimum TAT.
* Assessing the feedback, evaluating areas of improvements & providing critical feedback on improvements.
* Analyzing customer queries & preparing trend analysis to eliminate the repetitive queries.
* Solving Global Escalation inquiry.

***Strategic Planning***

* Conceptualising strategic and operational plans of the branch for drawing a good image; harmonizing them with the bank’s macro level plans.
* Aligning resources in line with the branch targets and performance estimates.
* Defining budgets/ financial parameters within which branch operations must be executed.

***Operations Management***

* Administering the entire NBFC Branch operations entailing fund clearance, cash management, accounts etc. to ensure optimal service and efficiency levels.
* Establishing performance-oriented systems/ procedures for execution of NBFC Branch operations.
* Evaluating NBFC Branch processes & procedures to locate & alleviate possible bottlenecks/ frauds.
* ***IIFL Company Branch Manager Job Profile:-***
* Managing the entire Branch Operations, Audit and Business Development.
* Providing Training to all the Branch Staff on Financial Products.
* Cross selling of Financial products like **Life Insurance, Home Loans, LAP, Bonds, , Commercial Vehicle Loan, Health Care Equipment Loan,**
* Responsible for Key performance activities like, Branch profitability, Credit quality demonstrated by non-starters, delinquency & Net Credit loss
* Motivating subordinates and customers to have a sound financial planning.
* Every day I was taking Morning Meeting to All the staffs
* Ensure submission of daily reports on net growth of Business (Gold
* Loan) to Area Manager’s concerned after closing of business time.
* Ensure that all complaints of customers have been rectified on a daily

basis. And Check the pending GL cases every day.

* Maintain Bucket Due Report and Gold disbursal register on daily basis. (In Excel Format)
* Weekly basis Achieve the target of business. Request for the Petty Cash Amount. And Request for the required stationeries
* ***HBL Company Job Profile (Phone Banking in Semi Voice Process):-***
* To give the best possible services to the set of **HDFC** card’s customers. And maintain the portfolio movement of **HDFC**.
* Making Service calls to the **HDFC** Credit cards customers.
* Taking feedback about their experience with the bank.
* Clarifying doubts about their credit cards, Debit card &SB account related issues.
* Based on the market condition prepare to speak to the customers about products.
* Along with the service cross Sell products based on the credit cards. (Ex. COC, JUMBO CASH, Add on card and UPGRADES ext...)
* And also Deals with ERGO General Insurance & HDFC LIFE Insurance.
* Maintain the feedback which is collected from the customers and at the end of the month i will send it to related department.
* Having healthy relationship with the customers.
* Based on the monthly targets plan for daily targets.
* ***Academic Qualifications:-***

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| --- | --- | --- | --- |
| Qualification | School/college/university | Passing year | Percentage |
| Bachelor of Arts (Economics) | Kuvempu university | 2006-2007 | 66.65% |
| P.U.C | Gov’t. PU. College chennagiri | 2003-2004 | 57.33% |
| S.S.L.C | Gov’t High School Nallure | 2001-2002 | 62.7% |
| ***Presently I am pursuing 2nd year MBA(Marketing) in Distance Education*** | | | |

#### Technical Skills

* Excellent Knowledge of **M.S. Office**.
* Through Knowledge of **DTP**.
* ***Operating System***:-MS-Dos,Windows98,Windows XP& Windows 2000 &2007
* ***Personal Details:-***

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| --- |
| Date of Birth : 3 April 1986 |
| Gender :Male |
| Marital Status :Single |
| Nationality: :Indian |
| Father Name :Late Mruthyunjayachar |
| Language Known :Kannada, English, & Hindi |
| Hobbies : Reading books, Playing Cricket, Cycling & Chatting with Friends. |

* ***Declaration***

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

**Place**: Bangalore

**Date**: **(S.M.SURESH**)