**CURRICULUM VITAE**

Email ID: vizu1188@gmail.com

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**OBJECTIVE:**

#### Seeking a quality environment where my knowledge and experience can be ustilised for growth of the organisation along with my personal growth.

# Professional Experience

1. **Organization**: Axis Bank ltd (November 2013 to till date)

Designation: Asst.Manager

Job Role: Operations – FDO

**Roles & Responsibilities**:

* Handling of Front Desk Operations in the Branch.
* Sourcing new Accounts and ensuring KYC compliance for newly opened accounts.
* Handling all Forex transactions in the branch.
* Ensuring quality service to customers by suggesting suitable products of the bank which meet their specific financial requirements.
* Providing Alternative banking solutions to customers such as Internet banking, Mobile banking, SMS banking etc.
* Coordinating with different departments for smooth delivery of day to day operations.
* Assisting the Team during Audit visits and ensuring full complaince in issues raised by the audit department.
* Meeting 100% targets on Daily, Weekly, Monthly, and Yearly basis.

2. **Organization**: ICICI Bank ltd, (May 2011 to Sep 2013)

Designation: Asst.Manager

Job Role: Branch Banking (Agri assets)

**Roles & Responsibilities**:

* Responsible for incremental growth in Agri Asset Book of the branch as part of Priority Sector Lending targets assigned for the branch.
* Responsible for making the branch profitable through marketing of various product lines of the bank i.e. KCC, ATL.
* Handling Kisan Credit Cards of individual farmers as well as providing them Agri Term loans.
* Coordinating between client, credit risk and operations departments in the process of Loan disbursal.
* Effective follow up and collection of various statutory requirements from the clients, and collectionof overdues, stock statements which are required for the portfolio in terms of audit.
* Handling documentation, pre-sanction and post sanction of Loans, Customer negotiation on rates and other terms, conversion of leads, Customer profiling etc.
* Daily servicing of customers, Call Memo preparation and undertaking Site/Plant/Property visits on a regular basis.
* Cross-selling of various Banking Products like Insurance /CASA/ Demat Accounts). and identifying to cross sell other products of the bank.

**Strengths**:

#### Have gained knowledge about various credit parameters, legal procedures and documentation required by a banker in the business of lending.

#### Excel at interfacing with people at all levels to ensure organizational goals are reached.

#### Proactive approach has resulted in capturing numerous accounts and expanding client base .

* Possess excellent interpersonal, analytical and organizational skills.

**Achievements:**

* Achieved my YTD CASA budget within the 6 months of this FY 14-15 in Axis Bank.
* Completed certifications and was awarded in circle level competitions of FY 14-15.
* Highest Agri Term Loan files processed and disbursed in March 2013 Though Corporate

Deal (Sudhalaguntala sugar factory in srikalahasthi).

* Sold Liability & Asset products which increased branch Book size.

**Educational Qualifications:**

* MBA (Marketing & Finance) from Raghu Institute of Technology, Vishakhapatnam, affiliated to Andhra University with an aggregate of 72%.
* B.S.C (MPC) Dr. B R Ambedkar University with an aggregate of 54%.
* Intermediate (MPC) from Sathavahana Junior College, affiliated to Board of Intermediate Education, Andhra Pradesh. With an aggregate of 78%.
* SSC from Narayana Model school affiliated to Board of Secondary Education, Andhra Pradesh with an aggregate of 74%.

**PERSONAL PROFILE:**

Name : VIJAY KUMAR SEERA

Date of birth : 01-01-1988

Father's Name : S.Neelakantam

Marital status : Unmarried

Languages known : English, Hindi, Telugu.

**Declaration**

I hereby declare that the above furnished information is true to best of my knowledge and belief.

Place: Khammam

Date:05-06-2015 (VIJAY KUMAR SEERA)