|  |
| --- |
| Source- Ref Elan- PB Chennai |
| Calling Date - 29- Sept 2015 |
| Status: |
| Comments : |
| CTC : 2.28 lacs |
| Exp -4 yrs |
| Qualification :MBA 2011 FT |
| Profile : AUM –/ HNI Clients – with Ticket Size of / Revenue – PM - 8 lacs |
| Current Organization : Kotak Mahindra bank |
| Designation :AM sales |
| Current Location : Chennai |
| Preferred Location : Salem |
| Earlier Interviewed in HDFC Bank : No |
| Relatives Working with HDFC Bank : NO |

**RESUME**

**Name       : SARANRAJ K**

**Mobile no: 9176402908**

**Email       : saranraj.k.mba@gmail.com**

***Permanent address                            Temporary address***

***No.16X/2B, 3rd school street,                               No.9, Thiruvalluvar Street,***

***Emappair, kallakurichi,                         Saligramam,***

***Villupuram.                                 Chennai.***

***Pin code: 606202                             Pin code: 600093***

**Objective:**

To work in a challenging environment demanding all my skills and efforts to explore adapt myself in different fields, and realize my potential and contribute to the development of organization with impressive performance.

**Working Experience**

**KOTAK MAHINDRA BANK LTD..,**

**ASSISTANT MANAGER sep2014-till date**

# Major in selling CASA products to the customers using Direct selling

# Cross selling financial products (life insurance, loans, credit cards, gift cards, gold coins)

# Handling prestige customers and maintaining strong business relationship and getting business

# Conducting campaign and generating leads

**Fedbank Financial services limited, Chennai, April 2013 – Sep’2014**

***Gold Loan Officer***

* Interacting with customers, convert as a business and resolving customer queries and rectifying the problems.
* Explain to customers the different types of schemes of loans and interest options that are available and terms and conditions of the company.
* Regular follow up and updating to the bucket value customers. For Overdue customers I have to make a call for regular follow up and fix appointment collect a payment on time
* Proactive at BRS management.
* Ensure all the accounts and process place.
* To keep the custody of the second set of essential keys
* Regular checking with cashier cum appraiser whether he is maintaining proper cash denomination sheet, voucher file, external valuators gold appraisal report, bank reconciliation statements and physical cash verification certificate up to date.
* To ensure that the branch expenditures within the limits of the branch petty cash.
* Holding of the double lock key of the strong room/safe and control as well as supervision over the operation of the strong room.
* Documentation and verification of KYC as per company policy.
* Maintaining all records and registers as per company policy. Report daily and monthly performance of business to higher official.
* Improve our gold loan business.
* Handling custodian keys.

**Muthoot Finance Limited, Chennai, December 2011 – April 2013**

***Junior Executive***

* Quality and quantity checking of gold ornaments and other financial services like FOREX, Money transfer.
* Resolving customer queries and rectifying the problems.
* Maintaining all records and registers as per policy. Report monthly performance of business to higher official.
* Cross selling of our products like gold bond, gold coin, pan card.
* Reduction of NPA accounts by regular calling and collect a payments from customer and increasing gold loan and achieving interest collection target.
* Handling cash.

**Educational qualification**

**Post graduate**

***Name of the institution***: Sri Ramanujar Engineering College, Chennai.

***Course****:*  Master of Business Administration (MBA)

***Year:*** 2009 to 2011

***Specialization****:* Finance (Major) and Marketing

***Grade****:*  75%

**Under graduate**

***Name of the institution***: Pachaiyappa’s College, Chennai.

***Course:*** Bachelor of Business Administration (BBA)

***Year****:* 2006 to 2009

***Grade:*** 60%

**HSC**

***Name of the institution:*** Bharathi Matriculation Higher Secondary School, Kallakurichi.

***Year****:* 2006

***Grade****:* 60%

**SSLC**

***Name of the institution:*** Bharathi Matriculation Higher Secondary School, Kallakurichi.

***Year****:* 2004

***Grade****:* 67.3%

**Technical qualification:**

* Tally 9
* MS office

**Post graduate summer internship:**

***Company name***: “Proteck circuits & systems private limited”, Chennai.

***Project title***       : A study on “Customer relationship management”.

***Duration***          : 6 weeks

**Post graduate Final internship:**

***Company name***: “Yoha securities Limited”,T.Nagar, Chennai.

***Project title***       : “A technical analysis on FMCG industry at BSE”.

***Duration***         : 16 weeks

**Seminars:**

*1.*I have participated in national level HR summit “PERFORM 2008” Held at Taj coromandal on 20th September 2008

2.  I have also participated in national level seminar on “Human resources practices in the global scenario” held on 4th march 2010

**Personal details:**

***Name***           : Saranraj K

***Father’s name***       : Mr. P.Kannan

***Age***                   : 27

***DOB***                       : 19.12.1988

***Sex***                       : Male

***Marital status***        : Married

***Nationality***           : Indian

***Language known*** : Tamil, English

**Declaration:**

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

Date:                                                                               yours sincerely,

Place: Chennai                                                                           **(K.Saranraj)**