

Ashok Kumar Ramiseti

Email: ashokumar.ramiseti@gmail.com

Mobile: +91 7780430271

Alternative Contact: 7396624899

Profile:

Professional Banker with 9 years' experience in Banking Industry and 6+ years' experience in IT Industry with overall Industry experience of 15+ years

Objective: To obtain a challenging position as a Branch Head that utilizes my skills and experience in financial analysis, credit risk management, and underwriting

Education: B. Tech at Sir CRR College of Engineering, Eluru, West Godavari,
Andhra Pradesh passed out in 2008, & JAIIB in 2019

Skills:

Strong understanding of financial analysis and credit risk management

Excellent written and verbal communication skills

Proficient in underwriting and credit analysis

Ability to work under pressure and meet deadlines

Strong understanding of banking products and services

Excellent attention to detail and organizational skills

Professional Experience:

Current Experience:

1. Worked as operations officer, Credit Manager and Branch Manager(Including Collections)at Bank of Baroda from May 2015 to Feb 2024 at various locations. Worked in Liability Product development team at corporate office and launched new savings accounts and current accounts like bob BRO, bob Lite, and bob women power etc.

Performed end to end testing ,Involved in design of these products as per requirement of the industry. These products received great response from the market.

2.Working as Manager(Scale -II) at City Union Bank, Rajahmundry Branch since 03rd June 2024.

Currently undergoing training related to CUB software and Policies at Rajahmundry Branch.

Worked as Credit Manager fulfilling the below duties

Conducted financial analysis of loan applications to assess creditworthiness

Made credit recommendations based on financial analysis and underwriting

Prepared credit reports and presentations for senior management and credit committees

Managed a portfolio of over 100 clients and ensured compliance with bank policies and regulations

Maintained relationships with clients to ensure high levels of customer satisfaction

Conducted market research to identify trends and opportunities for growth

Provided guidance and support to junior credit analysts on financial analysis and underwriting

Worked as operations officer, fulfilling the below duties

Managed day-to-day operations of the bank, including customer service, transactions, and compliance
Conducted process improvement initiatives to enhance efficiency and reduce errors.
Conducted regular training sessions for bank employees on operations and compliance
Maintained relationships with clients to ensure high levels of customer satisfaction

Worked as Branch Manager fulfilling the below duties

Responsible for managing the overall operations of the branch, including overseeing the staff, managing customer relationships, and ensuring the branch meets its financial targets.

Meeting the branch's sales targets by promoting and selling the bank's products and services to customers.
Ensuring that the branch is in compliance with all applicable regulations and policies, including those related to customer privacy, anti-money laundering, and fraud prevention.

To Ensure Staff is properly trained and equipped to perform their job duties effectively.

Responsible for developing and implementing training programs to help staff stay current with industry trends and best practices.

Responsible for managing the branch's budget, including setting revenue and expense targets, monitoring expenses, and ensuring that the branch stays within its budget.

Ensuring that the branch provides excellent customer service to all customers. This may include resolving customer complaints, handling customer inquiries, and providing information about the bank's products and services.

Manage and mitigate risks associated with the branch's operations. This may include identifying and mitigating risks related to credit, market, operational, and reputational risk.

Preparing and submitting regular reports to senior management, including financial reports, performance reports, and compliance reports.

Network with other professionals in the industry, including other bank branch heads, to stay informed about industry trends and best practices.

Previous working Experience:

Worked as Deployment Head for British Telcom Project at TCS from Dec 29 ,2008 to May 08,2015

Managed the deployment of software and hardware to end-users
Conducted technical support and troubleshooting for end-users
Maintained relationships with clients to ensure high levels of customer satisfaction
Conducted regular performance reviews of deployment team and provided coaching and feedback
Developed and maintained deployment plans and schedules

Personal Profile:

Name	:	Ashok Kumar Ramiseti
Date of birth	:	09 Oct 1986
Gender	:	Male
Marital status	:	Married
Languages Known	:	Telugu, English and Hindi

(Ashok Kumar Ramiseti)