



## STENCY THOMAS

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### BANK BRANCH OPERATIONS / SALES / BUSINESS DEVELOPMENT

**Career Objective:** In quest of career enrichment in Operations/Business Expansion/Team Management with an organization of repute to efficiently use my knowledge and professional skills to effectively manage organization's goal.

**Overview:** A banking professional having more than 7 years of experience in banking operations with proven ability to achieve and succeed all revenue and business development goals in high pressure environments. Possess relationship-development expertise that complements the ability to aggressively build solid client base and drive revenue growth.

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### AREAS OF EXPERTISE

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<ul style="list-style-type: none"><li>• Branch Operations</li><li>• Foreign Exchange Sales</li><li>• Business Expansion</li><li>• Process Management</li></ul>	<ul style="list-style-type: none"><li>• Customer Centric Banking Operations</li><li>• Retail Banking</li><li>• Compliances</li><li>• Branch Sales</li></ul>	<ul style="list-style-type: none"><li>• Key Account Management</li><li>• Management Information System</li><li>• Core Banking</li></ul>
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### PROFESSIONAL EXPERIENCES

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#### AXIS BANK LTD. Cochin

Axis Bank Limited is an Indian banking and financial services company headquartered in Mumbai, Maharashtra. It sells financial services to large and mid-size companies, SMEs and retail businesses. Axis Bank provides products and services related to transaction banking to customers in areas of current accounts, cash management services, capital market services, trade, foreign exchange and derivatives, cross-border trade and correspondent banking services and tax collections on behalf of the Government and various State Governments in India.

#### Deputy Manager

Angamaly, Cochin. May 2017-present [4 Years 3 Months]

#### Assistant Manager

Angamaly, Cochin. June 2016- April 2017 [11 Months]

#### Assistant Manager

Puttur, Mangalore. July 2014 - May 2016 [1 Year 10 Months]

#### Key Deliverables:

- Identifying & developing new streams for long term revenue growth and maintaining relationships with customers to achieve repeat/ referral business.

- Authorization of cash and non-cash entries and handling day to day banking transactions using different software's mainly Finacle.
- Monitoring and enhancement of personal banking portfolio, leading Personal Banker, Branch Relationship Officer, Customer Service Officer, Front desk officer and meeting PB income.
- Generating branch MIS and periodic reporting, achieving branch sales target in all parameters and profitability analysis, coordinating with other department and ensuring smooth branch operation.
- Monitoring overall functioning of processes, identifying improvement areas and implementing adequate measures to maximize customer satisfaction level.
- Developing sales plan based on consumer preference and drive sales volumes.
- Developing relationships with High Net-Worth customers for business development to achieve cross sell targets.
- Providing advisory services for high net-worth customers on substantially improve funds management and profitability
- Driving foreign exchange sales and operations for the branch, which includes, Outward Remittance, Inward Remittance, Multi Currency Card Issuance, reloading and refunding and Foreign Currency Cheque processing.
- Achievement of the annual target of all products- Revenue generating products like Life Insurance, General Insurance, Mutual funds, Demat accounts , Forex etc and also various other banking related products such savings account, current account, Fixed Deposit, Different types of Loans etc
- Adept in Cash in Transit operations/controls and MIS reporting.
- Handling ATM cash loading and verification and also in charge of Locker Issuance, champion of Speed Banking Kiosk etc
- Significant experience in auditing / accounting support.
- Adept in customer relations and organization skills.
- Have consistently been able to maintain good working relationships with internal & external stake holders.

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#### EDUCATIONS

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- **Master's in Business Administration-Marketing** (2012-2014) with High First Class & Distinction  
N.M.A.M. Institute of Technology, NITTE, Karkala, Karnataka.  
*Approved by AICTE affiliated to Visvesvaraya Technological University .Accredited internationally by ACBSP, AACSB & nationally by NBA, A+ Grade by NAAC*
- **Bachelor of Business Management** (2009-2012) with High First Class.  
St Agnes College, Mangalore, Karnataka.  
Autonomous University, Accredited by NAAC with 'A+' Grade

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#### CERTIFICATIONS

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- Tally ERP 9
- Advanced Diploma In Networking with computers using Netsim
- NISM Certified
- SP Certified

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#### PERSONAL DETAILS

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- DOB : 13<sup>th</sup> August 1991
- Nationality : Indian.
- Marital Status : Married.
- Languages Known : English, Hindi, Malayalam, Kannada & Tamil
- Permanent Address : Olattupuram House, Near St Sebastian Church , North Kidangoor, Kidangoor PO, Angamaly-683572, Ernakulam Dist, Kerala

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TESTIMONIAL

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**From:** Jose, Sinoj <[Sinoj.Jose@sc.com](mailto:Sinoj.Jose@sc.com)>

**Sent:** 29 January 2018 13:49

**To:** Clusterhead Thrissur

**Cc:** Angamaly Branchhead; Stency Thomas

**Subject:** Appreciation for your staff Stency Thomas-Angamaly Branch

Dear sir,

I am writing this email as a humble note of appreciation for the outstanding services provided by your bank's staff Ms.Stency Thomas from Angamaly Branch. I opened NRE account in your branch in July 2017 and recently in December I visited your bank to apply for a Term insurance and for a follow up on my Investments ,I must say i was attended with utmost professional care and perfection End to End. Because of her efforts, i was able to find exactly what i needed and i am fully satisfied with the product propositions offered to me.

Being a client of almost 10 Private and foreign Banks in and around Cochin undoubtedly i can say Stency Thomas is keeping the best relationship .I would like to thank your staff for their warm reception and patience in answering all my queries and ensuring that all my doubts are resolved with utmost care.

I hope this e-mail would help you understand the value Stency create to your organisation and hope you reward deserving staffs appropriately, you must employ such staffs in your organisation to expand business and to provide the best client services.

You have put together a great team that makes customers feels respected and valued. Thank you once again Axis Bank (Angamaly) esp Branch Manager for your expert help and support in this.

Thanks!!! Have a great day!

**Sinoj Jose**

Associate Director - Priority Banking

Standard Chartered Bank

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