

SUMA P KULKARNI

Assistant Manager



11 Years 6
Months



(+91)
9980072419



suma.pk1986@gmai
l.com



Profile Summary

I recently completed an MBA in Digital Marketing and E-commerce to transition into challenging marketing roles. With over 11 years of experience in banking, I have excelled as an Assistant Manager, demonstrating proficiency in managing all banking operations efficiently. My background in Computer Science complements my banking expertise, enhancing my grasp of technology in the financial sector. Known for my strong leadership and organizational abilities, I have streamlined processes, boosted efficiency, and delivered exceptional customer service. Specializing in risk management, compliance, and operational excellence, Worked as Senior manager at HDFC Bank for 45 days, which was relatively short, it allowed me to gain valuable experience in banking operations management and showcase my ability to make a positive impact quickly. The skills and accomplishments from this experience are directly relevant to my career goals in the banking and finance industry, as well as the MBA.



Key skills

- Banking Operations
- Digital Marketing and E commerce
- Client Coordination
- Leadership Skills
- Financial Services
- Loan Processing
- Credit



Personal Information

City **Bengaluru**

Country **INDIA**



Languages

- English
- Kannada
- Hindi



Social links

<https://www.linkedin.com/in/suma-kulkarni-a0110817b/>



Education

MBA/PGDM, 2024

JGI Mats Business School,
Bangalore

B.Sc, 2006

MES College of Arts Commerce and Science,
Bangalore

12th, 2003

Karnataka,
English

10th, 2001

Karnataka,
English



Work Experience

Sep 2016 - Jul 2020

Assistant Manager

State Bank of India (SBI)

- Successfully managed the day-to-day operations in banking branches with up to 10 employees.
- Coached and trained staff members on customer service, sales techniques and product knowledge.
- Effectively communicated with customers to ensure satisfaction and resolve any complaints.
- Developed strategies to increase customer loyalty and increase store revenue.
- Streamlined operations to increase efficiency and reduce costs.
- Established friendly and professional relationships with store personnel and customers.
- Reconciled all bank accounts at closing time every day to ensure their correctness and accuracy and address any shortfalls.
- Assisted various types of customers in opening accounts like savings, current, fixed deposits and so on.
- Assisted managers on several other minor and routine tasks upon request.
- Ensured banking regulations and policies were observed and maintained good customer relationships.
- Developed prospects for new loans.
- Analyzed the financial viability of customers who sought to acquire personal segment loans like gold loans, loans against deposits, personal loans, car loans and home loans. Recommended customers on the type of lending program they should avail including term and payment schedule. Presented other options for applicants who didn't pass credit analysis.
- Reviewed all loan documents and agreements to make sure these are all complete, valid and in accordance with the bank's guidelines.
- Ensured our ATMs are adequately loaded with cash daily and arranged for their servicing and maintenance when needed.
- Customer Service and Relationship Building: Utilized exceptional communication and interpersonal skills to provide outstanding customer service, resolve customer queries, and maintain strong client relationships.
- Data Analysis and Reporting: Prepared detailed reports to

track customer service metrics and identify areas of improvement, demonstrating analytical and problem-solving skills.

- **Financial Acumen:** Applied financial knowledge and analytical skills to analyze financial viability for loans, ensuring effective risk management and compliance with banking regulations.
- **Technical Proficiency:** Demonstrated proficiency in various banking systems and software, including online banking, loan processing, and other financial services, showcasing technical aptitude.
- **Leadership and Organizational Skills:** Successfully managed day-to-day operations in banking branches, coached and trained staff members, and streamlined processes to increase efficiency and reduce costs.
- **Attention to Detail:** Maintained a high level of accuracy in all duties, ensuring all transactions were recorded correctly, and strengthened the ability to identify and report suspicious activity in line with bank policies and procedures.

Jan 2009 - Sep 2016

Customer Assistant

State Bank of India (SBI)

- Assisted an average of 50 customers per day with various banking transactions, resulting in improved customer satisfaction.
- Prepared detailed reports to track customer service metrics and identify areas of improvement.
- Developed an in-depth knowledge of the banking industry and financial products, with a particular focus on savings and investments.
- Proven ability to provide outstanding customer service in a fast-paced banking environment.
- Gained experience with a variety of banking systems and software, including online banking, loan processing, and other financial services.
- Assisted customers with a variety of banking tasks, such as opening accounts, completing transactions, and resolving customer queries.
- Demonstrated an ability to work under pressure and to tight deadlines.
- Maintained a high level of accuracy in all duties, ensuring all transactions were recorded correctly.
- Strengthened the ability to identify and report suspicious

activity in line with bank policies and procedures.

- Documented customer concerns and inquiry resolutions in internal computer systems.
- Researched and resolved account and service problems with friendly, knowledgeable support.
- Contacted outside providers on behalf of customers to help solve problems.
- Listened to customers actively to assess issues and provide accurate information.



Certification

- Business analysis basics



DIGITAL MARKETING SKILLS

through Jain deemed to be University

I have been actively learning and developing the following skills through my MBA program:

- **PPC (Pay-Per-Click):** I have gained an understanding of executing PPC campaigns to drive targeted traffic and conversions, as well as optimizing ad performance for maximum ROI.
- **SEO (Search Engine Optimization):** I have learned how to implement SEO strategies to improve website visibility and organic search rankings, enhancing online presence.
- **Content Marketing:** I have developed skills in creating and executing content strategies to engage audiences, drive brand awareness, and increase lead generation.
- **Social Media Marketing:** I have learned to manage social media campaigns to enhance brand visibility, engagement, and customer acquisition.
- **Email Marketing:** I have gained expertise in orchestrating email campaigns to nurture leads, increase customer retention, and drive conversions.
- **Analytics:** I have developed the ability to utilize tools like Google Analytics.