

## Professional Summary

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Result-driven professional with expertise in banking - operations of a well established organization. Equipped with a balanced fiber to strengthen the given line of work expertise, while accruing further professional experience. Outfitted with 12+ years of working experience and premier merit knowledge of Retail Banking, Business Development, Business Analysis, Customer Services and portfolio Management. Exceptional in handling functional banking operations and financial consulting. Demonstrate problem solving and active listening skills – able to diffuse difficult customer situations with tact and ease. A self motivated innovator with a record of success in leading teams by example and establishes professional work environment based on respect.

## Skills

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- Interpersonal skills
- Positive work ethic
- Business Development
- Portfolio Management
- Financial Consulting
- Customer portfolio management

## Work History

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### Zonal Manager – Sales

16/03/2022 to Till date

#### Canadian Crystalline Water India Limited– Chennai, Tamil Nadu

- Identifying new business opportunities in the field of Water & Wastewater Management across India.
- Administer and develop initiatives to increase sales and market development activities.
- Manage all customer communication and maintain effective relationship.
- Prepare pricing strategies according to customer budgets, procurement methods & internal discussion.
- SWOT analysis of the market for WTP & WWTP.
- Conducting research and analyzing data to identify and define audiences.
- Devising and presenting ideas and strategies.
- Compiling and distributing financial and statistical information.
- Maintaining websites and looking at data analytics.
- Built mutually beneficial customer relationship, develop and maintain a customer database
- Achieve and exceed area sales objectives and contribute to the Company's growth plans.
- Negotiate complex contract terms and conditions.

### Relationship Manager

04/2019 to 10/2021

#### IndiafilingsPvt Ltd – Chennai, Tamil Nadu

- Handle customer requests over phone and email on a daily basis
- Approach potential customers to establish relationships
- Respond to customer requests within the accepted turn-around time
- Provide regular updates to the client
- Resolve customer complaints quickly and effectively
- Explore opportunities for up selling and cross-sales

**Senior Client Service Manager**

04/2015 to 11/2016

**Yalamanchilli Software Exports Pvt Ltd – Chennai, Tamil Nadu**

- Represent as first point of contact for clients.
- Serves as an escalation point of contact for customer and assigns issues to Technical Support team or Software Delivery team as appropriate.
- Proactively contacts assigned clients to gauge satisfaction levels and needs/challenges.
- Responsible for client communications and conflict resolution.
- Assist and execute account management plan.
- Review and coordinate with internal department on clients' queries.
- Example: RFC (Request for Change); Request for Proposal (RFP); Quality; Technology; Finance.
- Take proactive approach to anticipate, prevent and resolve potential issue.
- During project implementation, works closely with the project team in order to maintain a continuous knowledge of project status.
- Accountable for overall client satisfaction to ensure that clients' needs are followed up and fulfilled by working with various departments (Development, Delivery, Testing, Operations, Solution Architect, Quality Assurance).
- Liaise with third party vendors (card suppliers; Gateway providers; etc) for clients' need.
- Update clients on a continuous basis of the new products and solutions.
- Review, negotiate and follow up on client agreement and Purchase Order.
- Provides regular two-way communication between the client and internal teams, to provide strong team representation and set proper client expectations.
- Communicates opportunities for account growth and new business opportunities to the management.
- Develop and maintain knowledge of client domains in relation to products offered.

**Assistant Branch Manager**

10/2007 to 12/2014

**HDFC Bank Ltd – Chennai, Tamil Nadu**

- Handled branch HNW clients including Individuals and corporate accounts.
- Working Knowledge in Banking Software Modules like Account Opening, Customer Maintenance, Deposits, DemandDraft, Clearing, Funds transfers and Third-party products.
- Hands on experience in Trade finance requirements and Forex Transactions.
- Handle queries and operational activities.
- Handling a group of highly experienced operations analyst team providing the middle office functions.
- Performance analysis/attribution, including investigations of performance issues for my team.
- Fund accounting & fund administration responsibilities involving close liaison with Private Banking Customers, brokers, custodians and fund administrators.
- Acted as a Wealth manager.
- Had sole responsibility for putting together a finance reporting and monitoring system for the Anti Money Laundering, Compliance Control, Derivatives, and Operational Risk Assurance & MIS units in Chennai.
- Executing of inward remittance, outwards remittance, Forex Prepaid card, Multi Currency card, Forex retail transaction and Trade transaction.
- Ensure all the teller transaction are carried out as per the bank and audit process without any deviation.
- Handling customer compliant management.
- Considerable exposure to Investment Analysis and General Banking operations.

## Education

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**P.G. Diploma in Business Administration:** Business Admin (Management) 2005  
**Massey University** - Auckland  
New Zealand) Research Report: 'Business Plan'

**Master of Business Administration:** Marketing 2003  
**Sathyabama Institute of Science & Technology** - Chennai  
Research Report: 'Retailer's response towards distribution of Johnson & Johnson products'

**Bachelor of Science:** Computer Science 2000  
**Mohammed Sathak College of Arts & Science** - Chennai

## Certifications

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Certificate Course in Banking & Financial Services

## Personal Details

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<b>Father's Name</b>	R. Rathinaraj
<b>Date Of Birth</b>	18 <sup>th</sup> Sep 1977
<b>Address</b>	New No 14/8 Old No 62/8 Shree Apartments, 2 <sup>nd</sup> Main Road, Raja Annamalai Puram, Chennai - 600028.
<b>Languages Known</b>	English, Hindi & Tamil
<b>Nationality</b>	Indian