

CURRICULAM VITAE

S. SANKAR,
M.Com (BIM), JAIIB.



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1. CAREER HIGHLIGHTS:

Senior Management professional with over **21+** years of experience in the field of Operations, Admin, Accounts & Finance Management. Providing effective solutions that produce immediate impact and contribute to long term success, targeting senior-level assignments in Operations, Admin, Management in Financial & Service Industry with an organization of highly reputed. Exploring challenging assignments with a reputed organization to leverage acquired skills in accomplishing organizational growth objectives.

2. SYNOPSIS:

- A professional with nearly 21+ years of extensive experience in Banking Operations, Branch Operations and Customer Relationship Management.
- A self-motivated and results-driven with responsibility for the overall management of operations and facilities, and for the financial and operational performance.
- Responsible for maintaining excellent customer service and that the facilities meet all specified quality and performance standards.
- Monitor daily operations to ensure that goals and objectives are met such as opening and closing procedures, conducting routine checklists with regular safety checks.
- Manage all back-office operations: payroll, recruitment of staff, facilities management, health and safety regulations, etc.
- Maintain high operational standards and ensure that the operations are in line with the Company's strategic goals, vision mission and values Support development of annual budget.
- Ensure that reviews and evaluations of employee performance are done regularly and timely.
- Ensure that employees are rewarded with opportunities for development.
- Ensure that employees are trained in line with their job responsibilities to ensure accountability and understanding of growth opportunities.
- Expertise in managing complete functions of Financial Accounting operations including Cheques & Cash Management, Clearance and KYC/AML Compliance; ensuring adherence to standard operating procedures/SLAs.

- Gained exposure to developing, implementing and maintaining an effective and professional credit control system.
- Knowledge of reviewing the company credit control procedures and implementing enhancements in the monitoring loan transaction.
- Skilled in obtaining sufficient information to assess the creditworthiness of newly proposed and existing customers and updating MIS/KPI on a daily/weekly/monthly basis.
- Excellence in loan administration including due diligence, the sanction of loans, sourcing, deal structuring, risk mitigation, credit appraisal and portfolio performance analysis.
- Extensive knowledge in Fund & Asset Management functions and Securities Market, Mutual Funds, Commercial Banking, Insurance & Financial Markets.
- Understanding of processes & systems connected with Banking & Finance industry; knowledge of RBI guidelines and other statutory obligations for smooth banking operations.
- Contributed to enhancing organisational processes by lowering risk, heightening productivity & improving internal controls.
- Excellent interpersonal, communication & organisational skills with capabilities in team & customer relationship management.

3. SKILL SUMMARY:

3a. Strategic Planning :

- Conceptualizing strategic and operational plans for the branch for drawing a good image; harmonizing them with the bank's/exchange house's macro-level plans.
- Aligning resources in line with the branch targets and performance estimates.
- Defining service standards and guidelines that serve as a benchmark for excellent service delivery thereby contributing towards ameliorated service revenue generation.

3b. Operations :

- Handling front-end operations for savings, current & fixed deposits, involved in cash management for the branch as well as extending priority banking services.
- Heading complete branch operations with a key focus on bottom-line profitability by ensuring optimal utilization of available resources. by ensuring optimal utilization of available resources.
- Dividing and implementing policies/procedures for the all-round development of banks as well as reducing overall costs to the bank through various means.

3c. Business Development :

- Framing result-oriented business generation plans & policies for attainment of redesigned profitability/ revenue estimates. Monitoring competitor activities and devising effective counter-measures.
- Obtaining new business from high net worth customers as well as increasing product mix of existing ones.

3d. Team Management :

- Leading, mentoring & monitoring the performance of the team members to ensure efficiency in process operations and meeting of individual & group targets.
- Creating and sustaining a dynamic environment that fosters opportunities and motivates high performance amongst team members.

4. Core Competencies:

- Professional, growth-oriented, easy adaptive and a quick learner.
- Talented, independent, responsible, hardworking and efficient in analytical complex solving issues. An extrovert with very good blending capabilities.
- An absolute team player with good communication skills.
- Ability to deal with a diverse range of cultures and nationalities internationally.
- Highly competent self-motivated, hardworking with the ability to rapidly learn and apply new skills. Ability to plan and deliver oral and written communications that make an impact and persuade their intended audiences.
- Ability to notice, interpret, and anticipate other's concerns and feelings, and to communicate this awareness empathetically to others.
- Ability to gain other's support for ideas, proposals, projects, and solutions.
- Identifying what needs to be done and doing it before being asked or before the situation requires it.
- Ability to find effective solutions by taking an abstract or theoretical perspective.

5. WORK EXPERIENCE:

5a. **Designation** : **General Manager (Admin, Finance & Operations)**
Period : 01.11.2019 to Till Date
Name of the Organisation : Ravi Group of Companies, Trichy, Tamilnadu.

General Management :

- Currently Managing 02 Proprietorship Firms, 10 Private Limited Companies.

Ravi Group of Companies, Admin Office	Trichy	Tamilnadu
Ravi Enterprises	Chidambaram	Tamilnadu
Ravi Specialities Pharma (OPC) Private Limited	Trichy	Tamilnadu
Ravi Consumer Care Private Limited	Trichy	Tamilnadu
Ravi Remedy Drugs Private Limited	Trichy	Tamilnadu
Ravi Speed Parcel Services Private Limited	Trichy	Tamilnadu
Ravi Transport and Cargo Services Private Limited	Trichy	Tamilnadu
Ravi Worldwide Medicines Private Limited	New Delhi	New Delhi
Ravi Specialities Pharma Private Limited	New Delhi	New Delhi
Ravi Transport and Cargo Services Private Limited	New Delhi	New Delhi
Ravi Specialities Pharma Private Limited	Imphal	Manipur
Ravi Specialities Pharma Private Limited	Kolkatta	West Bengal

- At present our Head Office is functioning at Trichy and the companies were working at various centre's around Pan India. Now we are under in the process of opening the branches and establishing our Franchise across Tamilnadu and South India.
- Obtain profit contribution by managing staff and establishing and accomplishing business objectives.
- Build a company image by collaborating with customers, government, community organizations, and employees; and enforcing ethical business practices.
- Identify new business opportunities and maximize new revenue streams in order to provide sustainable and profitable growth opportunities for the organization.
- Work closely with the CFO regarding overall financial health, preparation of annual budgets and provide recommendations on investments and cash strategies.

- Increase management's effectiveness by recruiting, selecting, orienting, training, coaching, counselling, and disciplining managers; communicating values, strategies, and objectives; assigning accountabilities; planning, monitoring, and appraising job results; developing incentives; cultivating a climate for offering information and opinions and providing educational opportunities.
- Develop a strategic plan by studying technological and financial opportunities, presenting analysis, and recommending objectives.
- Accomplish subsidiary objectives by establishing plans, budgets, and results in allocating resources; reviewing progress; and making mid-course corrections.
- Coordinate efforts by establishing procurement, production, marketing, field, and technical services policies and practices; and coordinating actions with corporate staff.
- Maintains quality service by establishing and enforcing organization standards.
- Maintains professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; bench-marking state-of-the-art practices, and participating in professional societies.
- Contributes to team effort by accomplishing related results as needed.

People Management :

- Ensure that Departments are correctly staffed at all times.
- Ensure that the most suitably qualified team member is appointed in the event of a vacancy and approve the recruitment of all team members
- Motivates the team by creating a stimulating, positive and energetic work atmosphere.
- Ensure that regular on-the-job training is taking place as per the agreed standard, in coordination with the Manager.
- Through the Department Heads Checks and approves all team members time sheets/payroll and approves leave request.
- Conducts regular performance appraisals for the team, identifying areas for development and ensuring that all training is effective. Ensures that all team member grievances are investigated using the correct procedure and taking the appropriate action.

Finance Management :

- Responsible and accountable for the financial performance of the facility.
- Responsible for meeting or exceeding budgetary and agreed performance targets.
- Develops improvement actions, carries out costs savings.
- Guards/controls costs and expenditure, prepare a monthly financial report.

Planning and Organizing :

- Responsible for ensuring that the contractual obligations at the Facility are met on time and on budget. Coordinates with Department Heads schedules for all areas of operations.
- Ensures that administration requirements are adhered to and reports are submitted on time as stipulated. Takes an active interest in trends within the industry and makes suggestions for improvement of the operations.
- Set the strategic direction for the organization in coordination with the board and department heads and ensure smooth and timely implementation of organizational plans and goals.
- Develop the long term business road-map and lead the business expansion initiatives to increase the market share of the organization.

5b. **Designation** : **Branch Manager (Scale – II)**
Period : 30.09.2009 to 31.10.2019
Name of the Organisation : Lakshmi Vilas Bank

Growth Path :

Branch Manager (Scale – II)	Jul 2018 to Oct 2019	Vriddhachalam
Branch Manager (Scale – II)	Apr 2018 to Jul 2018	Thittagudi
Branch Manager (Scale – II)	Oct 2015 to Apr 2018	Shevapet, Salem
Branch Manager (Scale – I)	Feb 2014 to Oct 2015	Mecheri
Assistant Manager (Scale – I)	Jun 2011 to Feb 2014	Dharmapuri
Clerk	Sep 2009 to Jun 2011	Kadambuliur

Career Highlights

Branch	Old Mix	Achieved Mix	CASA	Deposits
Vriddhachalam	Rs. 76.18 Cr	Rs.198.48 Cr	Rs 22.86Cr	Rs.66.16 Cr
Thittagudi	Rs. 56.75 Cr	Rs. 63.45 Cr	Rs 26.75Cr	Rs.36.70 Cr
Shevapet	Rs.101.18 Cr	Rs.240.32 Cr	Rs 30.64Cr	Rs.81.38 Cr
Mecheri	New Branch	Rs. 20.85 Cr	Rs 3.10Cr	Rs. 5.45 Cr

- Supervise the day to day operational functions of the branch including vault, drawer and ATM balancing; overseeing teller and customer service duties, and assisting with customer transactions.
- Approve customer and bank transactions within authority limits.
- Perform pre-audits to identify & mitigate operational risk and to ensure ongoing adherence with compliance procedures. Being knowledgeable about all deposit, business, and all loan products with credit appraisal proposals.
- Maintain proper teller and vault cash levels including ordering coin and currency.
- Responsible for the general maintenance of the facility. Ensure that all security procedures are strictly followed, the branch is operationally sound, and satisfactory audits are achieved.
- Collaborate in the hiring, training and retention of staff.
- Supervise, coach, and develop staff regarding service expectations, policies, procedures, products, systems and banking transactions.
- Facilitate regular employee meetings to discuss goals, disseminate company information, discuss operational issues, etc.
- Prepare teller and Financial Service Representative performance appraisals and disciplinary notices as needed.
- Maintain staff schedules to provide adequate coverage at all times.
- Responsible for growing customer base; consumer and business relationships through internal and external marketing programs. Develop and grow business and consumer relationships.
- Maintain good public relations with customers and the community. Assume community leadership and service responsibilities with a focus on the Community Reinvestment Act.
- Greeting customers, directing them to the appropriate area of the branch and ensuring customer needs are met.
- Managing difficult situations with customers and providing them with a resolution, information or additional options. Ensure that quick and proper response to all reasonable customer requests.
- Maintains the highest level of confidentiality with all information obtained.

- 5c. **Designation** : **Manager (Accounts)**
Period : July 2006 to September 2009 (27.09.2009)
Name of the Organisation : M/s. Ayyappa Welding Service, Trichy – 621102.
- Dealer for Automated Welding Equipments and its Spares and accessories of ESAB Products. ESAB's having the Regional Office at Kolkatta, and other branches at Nagpur and Chennai with more than 600 employees.
 - Companies Turnover for the Financial Year 2006-2007 is Rs.350 Millions and for the Financial Year 2007-2008 is Rs.675 Millions.
 - Handling all kinds of accounting activities through online tracking with other branches, like raising invoice, payment process, raising debits and credit notes, other sales and income tax process and other accounting related works.
 - Preparing Annual Financial Reports for Annual General Body Meeting, and other Structural Financial Reports as needs.
 - Once the financial year completes after checking and correcting the accounts, the final accounts will be submitted to the Auditor for further works.

- 5d. **Designation** : **Commercial Co-ordinator**
Period : July 2005 to June 2006
Name of the Organisation : M/s. Cethar Vessels (P) Limited, Trichy – 620001.
- Manufacturers of Boilers for Power Plant & taking over the Turnkey Projects on Thermal Power Plants of Birla Cements, Ambuja Cements, Kamal Sponge Iron Limited and etc.
 - It's having the Regional Office at Trichy, and other Branches at Newdelhi, Kolkatta, Mumbai, Ahmedabad, Hyderabad, Nagpur and Chennai with more than 2000 employees.
 - Companies Turnover for the Financial Year 2004-05 is Rs.1175 Crores and for the Financial Year 2005-06 is Rs.1650 Crores.
 - Handling the commercial activities at difference sites in all over India, process the invoice to customers, collecting and submitting the CENVAT Transporter copy, payment follow ups, adjusting debits & credit notes with customers, other sales tax, income tax process, collecting the necessary forms, account reconciliation's, & other commercial works.
 - Preparing the Project completion work report at site for payment schedules, and other Commercial Reports as needs.

- 5e. **Designation** : **Accountant**
Period : April 2004 to June 2005
Name of the Organisation : M/s. Suriya Sweets and Greens, Chennai - 28.
- Manufacturers, Retail and Wholesale Sellers of Sweets, Vegetables, Fruits, Juices and other Packing Items. It's having Five Branches all around the Chennai, and other branches at Trichy, Dubai, and Baharin with more than 500 employees.
 - Companies Turnover for Financial Year 2003-04 is Rs.50 Millions & for the Financial Year 2004-05 is Rs.80 Millions.
 - Handling all kinds of accounting activities with other branches, like raising invoice, payment process, raising debits & credit notes, arriving of day to day profit and loss

statements separately branch wise and cumulative also, other sales & income tax process and other accounting related works.

- Once the financial year completes after checking and correcting the accounts, the final accounts will be submitted to the Auditor for further works.

5f. **Designation** : **Computer Operator**

Period : February 2003 to March 2004

Name of the Organisation : M/s. Nano Studios and Xerox, Cantonment, Trichy – 1.

- Makers of Photos, Videos, & conversion works of videos, Xerox Operation, DTP Works, & other computer related works, Net Browsing Centre.
- It's having around 10 employees including my self.
- Companies Turnover for the Financial Year 2002-03 is Rs.2.4 Millions and for the Financial Year 2003-04 is Rs.4.5 Millions.
- Handling All kinds of D.T.P. works in Computer, makers of photos, videos and conversion works, Lan Network, including Xerox operation also and Maintaining the day to day Administrating activities and Accounting activities also.

5g. **Designation** : **Accounts Assistant**

Period : July 2001 to Jan 2003

Name of the Organisation : M/s. R.K. Traders, Srirangam, Trichy – 620006.

- Stockist for Hindustan Lever Limited (Confectionary) Products. It's having around 25 employees including myself.
- Companies Turnover for the Financial Year 2000-2001 is Rs.5 Millions and for the Financial Year 2001-2002 is Rs.8 Millions.
- Handling the accounting activities like process the invoice to customers, payment follow ups, adjusting debits and credit notes with customers, other sales and income tax process, collecting necessary forms, accounts reconciliation's, & all other accounting works till finalisation with the auditor.
- Once the financial year completes after checking and correcting the accounts, the final accounts will be submitted to the Auditor for further works.

5h. **Designation** : **Accounts Assistant (Part – Time)**

Period : April 1999 to June 2001

Name of the Organisation : M/s. Indian Medicals, Trichy – 620002.

- Retail Sellers of English Medicines. It's having around 15 employees including my self.
- Companies Turnover for the Financial Year 1999-00 is Rs.1.8 Millions and for the Financial Year 2000-01 is Rs.2.4 Millions.
- Handling the accounting activities like process the invoice to customers, payment follow ups, adjusting debits & credit notes with customers, other sales & income tax process, collecting the necessary forms, accounts reconciliation's, & other accounting works.
- Once the financial year completes after checking and correcting the accounts, the final accounts will be submitted to the Auditor for further works.

6. TECHNICAL SKILLS

Operating System	Windows 2000 / XP / 7 / 8.1 / 10
Office Packages	MS Outlook / 2000 / 9 / 7 / 10, MS Office
Accounting Package	Tally 6.3

7. EDUCATION

Indian Institute of Banking and Finance (IIBF)	
JAIIB	JUL 2012
Second Class	
Annamalai University	
M. Com (Banking and Insurance Management)	SEP 2009
First Class	
Bishop Heber College, Trichy	
B. Com	APR 2002
First Class	

8. Personal Particulars:

Seeds	:	S.R. SEKAR / S. GOWRI
Seeds Occupation	:	Taxi Driver / Home Maker
First Cry / Age	:	25.05.1982 / 38 Years
Sex / Marital Status	:	Male / Married
Nationality	:	Indian
Languages Known To Speak	:	English, Tamil, Hindi, Telugu, Malayalam, Sowrashtra (Mother Tongue).
	To Read	: English, Tamil, Hindi
	To Write	: English, Tamil, Hindi
Passport No. / DOI / DOE	:	U0011935 / 15.11.2019 / 14.11.2029
Salary Expectation	:	Rs.12.00 Lacs P.A. (Negotiable)
Notice Period	:	<i>1 Month from the date of Appointment Order</i>

I hereby declare that the above information are true and Correct according to the knowledge of my Belief.

Place : Trichy – 620007.

SIGNATURE

Date :

(S. SANKAR)