

## **R.RAGHUNATHAN**

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 Secretariat Colony, 1st cross  
 Street, Adambakkam, Chennai –  
 600 088

**PASSPORT number:**

G1184755

**DATE of birth:** 14.09.1984

**AGE:** 38      **SEX:** Male

**FATHER'S name:**

Mr. A.RAJAGOPALAN MA. Med.  
 M. phil, Ph.D,

**MOTHER tongue:** Tamil

**LANGUAGES known:** English,  
 Tamil, Hindi, and Sanskrit

**Willing to relocate:** Yes

**CAREER objective:**

To work in a challenging environment with acute work culture and to be the part of a passionate team, always on a look out for a positive and bigger outlook, thrive on imagination and passion, Rigorous thinking and boundless curiosity.

**INTERNAL assets:**

- ✚ With the experience in Banking of more than 16 years with sound credit knowledge, team management, credit appraisal, etc.
- ✚ Strong Milieu, orientation and interest in continuous learning and development.
- ✚ A team player at the core. Excellent interpersonal, communication and presentation skills.
- ✚ Common sense, determination and dedication being prime assets.

**AREA of interest:**

- ✚ Credit, Finance, Foreign Exchange (Exports & Imports).
- ✚ Sales, Team management, Relationship Management, Credit Appraisals etc

- ✚ Relationship Management, Organizational abilities and team building skills.

**WORK experience:**

<b>NAME OF THE ORGANIZATION</b>	<b>PLACE</b>	<b>ROLE AND JOB PROFILE</b>	<b>FROM</b>	<b>TO</b>
DBS India Limited	Regional office, Coimbatore	Regional Credit Head, SME	March 2021	Current
(eLakshmi Vilas Bank)	Corporate Office, Chennai	Credit officer, Corporate Credit	February 2017	February 2021
IndusInd Bank Limited	Regional Office, CHENNAI	Regional Head, Business Banking Group [Joined as Relationship Manager]	Mar 2012	January 2017
ING Vysya Bank Limited	Regional Office, Chennai	Relationship Manager – Business Banking [Joined as Credit Support Officer]	May 2010	May 2012
State Bank of India	Corporate Accounts Group, Chennai	Credit Analyst	November 2008	May 2010
Karur Vysya Bank	Credit Management Department, Central Office, Karur	Credit Officer – Scale I – Credit proposals processing.	February 2007	October 2008
		Clerk	October 2006	February 2007

**DBS Bank India Limited  
(Merged Lakshmi Vilas Bank)  
(Regional Credit Head, SME, Coimbatore)**

- Regional Credit Head (Risk Management Group), for Institutional Banking Group 4 (Typically SME) for Coimbatore Region.
- Review of credit proposals, portfolio monitoring, tracking of accounts performance, monitoring delinquency levels and follow up with the respective stake holders, ensure meticulous compliances with Banks internal credit policy / RBI policy etc and approving the credit proposals falls within my DOA.
- Worked as Credit Officer for Corporate accounts of erstwhile LVB.
- The role involves due appraisal of Credit proposals, after carrying due analysis and presenting the proposals of Corporate Clients across India to various Sanctioning Authorities of the Bank.
- Manage portfolio monitoring, for risk profiling and advisory.
- Ensure compliance with policies and procedures.

- ❑ Understand financial analysis tools and risk assessment procedures.
- ❑ Credit Administration - File decisioning within the defined TAT as per the policy.
- ❑ Involved in other Departmental activities like Coordinating with various Departments for Data collections etc.,

**IndusInd Bank**  
**(Regional Head – Business Banking Group, Chennai)**

- ❑ Joined as Relationship Manager in Business Banking Group and has been promoted as Regional Head within a span of one and half years.
- ❑ Managing the team with target oriented to Generate revenue on month on month basis and also to grow the book size.
- ❑ The book size has grown from the level of Rs. 20 crs to Rs. 520 crs within the span of 4 years.
- ❑ Acquiring new portfolio to maximize sales performance to achieve revenue targets through asset related products (Forex, Trade & Current Accounts) along with Business Working Capital.
- ❑ Selling of all working capital products including trade finance products (PCFC, Bank Guarantees and Buyers Credit)
- ❑ Grow profitable client base on month on month basis.
- ❑ Provide advice on potential financial solution based on identified needs.
- ❑ Analyze financial requirement of clients and match with bank product offerings.
- ❑ Ensure effective relationship management by monitoring the movement of the customers and implement a customer retention program.
- ❑ Maintain proactive relationship with all internal and external customers
- ❑ Primary accountability for deepening values and fee generation from the portfolio by providing superior service to facilitate trade.

**ING Vysya Bank**  
**(Relationship Manager – Business Banking Group)**

- ❑ Joined as Credit Support Officer in Business Banking Group and become Relationship Manager.
- ❑ As credit support officer was primarily responsible for analyzing the financials, preparing proposals, CMAs etc. Supporting the Regional Heads by way of assisting to grow the book size of the Bank.
- ❑ Analyze financial requirement of clients and match with bank product offerings.
- ❑ Post becoming Relationship Manager was responsible for Managing the existing relationships and also acquiring new portfolios into the books.
- ❑ Selling of all working capital products including trade finance products (PCFC, Bank Guarantees and Buyers Credit)
- ❑ Grow profitable client base on month on month basis.
- ❑ Provide advice on potential financial solution based on identified needs.

- ☐ Ensure effective relationship management by monitoring the movement of the customers and implement a customer retention program.







**State Bank of India**  
**(Credit Analyst – Corporate Accounts Group)**

- ☐ Overall responsibility of corporate clients and supply chain account.
- ☐ Involves core sales of Corporate/Vendor Financing like Bill Discounting, Working Capital Funding, and Term Loans & Leasing. Business development with specific sales targets for business & income generation.
- ☐ Developing and maintaining relationships with large corporate like Murugappa Group, L & T Group, Bunge India Etc.
- ☐ Manage portfolio monitoring, for risk profiling and advisory. Ensure compliance with policies and procedures
- ☐ Understand financial analysis tools and risk assessment procedures.
- ☐ Credit Administration - File decisioning within the defined TAT as per the policy

**Karur Vysya Bank**  
**(Credit Officer – Credit Management Department)**

- ☐ Worked in the Forex Cell at the Central office of the Bank in Credit Management Department.
- ☐ As credit officer was primarily carrying out the proposals which are related to the forex especially Export Finance and Imports related customers.
- ☐ I was into analyzing the detailed financials of the company, preparing proposals, CMAs etc and submitting the proposals to committees for approvals.
- ☐ Proposals along with the renewals, modifications, Adhocs, TODs etc to be supported for the customers as per the requirements of the branch.
- ☐ Analyze financial requirement of clients and match with bank product offerings.
- ☐ Understand financial analysis tools and risk assessment procedures.
- ☐ Credit Administration - File decisioning within the defined TAT as per the policy

**ACHIEVEMENTS:**

-  Joined as Relationship Manager and Promoted as Regional Head in IndusInd Bank within a span of one and half years.
-  Awarded as Best Regional Head – South for the year ended March 2014 in Indusind Bank.
-  Awarded for the two consecutive years joining Rs. 50 crs club in IndusInd Bank.
-  Awarded as a Best Speaker in the Induction Programme for Clerks in the Staff Training Collage at Karur Vysya Bank.
-  Awarded prizes in Sports at school and college level.
-  Achieved School First At H.S.C in Sanskrit.

**TRAINING details:**

PLACE OF TRAINING	DURATION	AREA OF TRAINING
NIBM, PUNE	5 days	Working capital management
NIBSCOM, Noida	6 days	Financial Analysis and Balance sheet Interpretation
SIBSTC, Bangalore	6 days	Credit Appraisal & Management
Staff Training College, KVB, Karur	5 days	Forex Management

**ACADEMIC qualifications:**

STUDY	PLACE OF STUDY	UNIVERSITY	YEAR OF PASSING	MARKS %
M.B.A	Sourashtra college Madurai.	Madurai Kamaraj University	2006	71.86%
BACHELOR'S IN MATHEMATICS	Madura college, Madurai	Madurai Kamaraj University	2004	62%
C, C++ and others	DCBS	--	2005	62%

I, **R.RAGHUNATHAN**, hereby assure that if you give an opening to look at my skills, I will certainly prove for my part as an admirable hard worker. I also confirm that the information's given above are true.

SIGNATURE

**Place:** Coimbatore**Date:**

(R.RAGHUNATHAN)