

CAREER SKETCH

Graduate in **Computer Science** with 10+ years of experience in the areas of Banking & Non Banking sectors

A dynamic individual with very strong interpersonal skills, discerning and able to work both as part of a team and through individual initiative. Also, proved leadership qualities and ability to motivate teams with Comprehensive problem solving abilities, ability to deal with people diplomatically.

Educational Qualification

1999 - 2002 B. Sc Computer Science from Dr SNS Rajalakshmi College – Bharathiyar University.

CAREER HIGHLIGHTS

Working as a Senior Manager at IDFC FIRST Bank Ltd (Feb 2016 – Till date)

Unit Manager in Currency Management

Responsibility

- Responsible for Branch Profitability
- Business Lead generation – Successfully completed PAN India agreement with Equitas and Axis Bank
- Responsible for Staff productivity
- Training to CPC staff and branch Staff on how to handle Mutilated notes and discrepancies
- Lobby and Cash Processing room Management
- Handling Team of 6 Nos
- Lead the team to achieve the daily cash processing targets
- Coordinating with branch regarding the cash related queries
- Monitoring registers are updated on real time basis
- Interacting with RBI issue department for cash related queries
- Conducting surprise audit every 3 months and ensuring nil process lapses
- Tracking of CHL on daily basis and ensure cash holding with CHL
- Audit conducting for CMS, DSB and CIT vendors periodically
- Vault in-charge in terms of cash outflow and Inflow
- Monitoring NSM on productivity and performance
- Preparing productivity MIS on monthly basis
- Monitoring EOD BGL on daily basis
- Co-coordinating with other banks on disposal of cash
- Ensuring all security features CCTV, Panic alarm, Smoke sensors are working fine
- Monitoring quality of frisking on daily basis

Experience in Clearing Operations

Handled both inward and outward Operations in IDFC FIRST Bank

- ❑ Taking care of Cheque Clearing operations i.e., Inward & Outward Clearing, RTGS / NEFT / Funds Transfers and Cash Management Services / Remittance.
 - ❑ Mentoring the staffs (CTS Outward and Inward Clearing)
 - ❑ Reducing the TAT and taking timely action on escalations on issues raised by Branches.
 - ❑ Preparing various weekly/monthly MIS reports pertaining to process and Leave Management for Up Country Locations.
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Working as a Asst Manager at Hdfc Bank Ltd, Chennai (March 2011 – Jan 2016)

Bulk Cash Counter – Teller Authorizer

- Responsible for cash and customer transactions.
 - Cash Receipts and Payments
 - Vault custodian
 - Filing of End of day (EOD) Reports
 - Register updation on EOD Cash position
 - Lobby Management
 - Resolution of customer queries/complaints
 - Managing vault limits & vault custodian
 - Key register updation
 - Branch batch opening/closure
 - Review Branch reports like End of day (EOD) cash position report, Instruments issued etc
 - Keeping record of cash taken from Joint Custodians for sorting purpose.
 - Keeping record of cash given to Joint Custodians after sorting.
 - Ensuring sorting process should be followed.
 - Ensuring Maximum output from sorting team members.
 - Accuracy in sorted cash.
 - Ensuring no forged notes detected in Soiled note remittance.
 - Ensuring all physical cash tallied with register at EOD.
 - Keep record of preventive maintenance carried out by G & D Engineers.
 - Ensuring cleanliness of G& D machine to reduce down time.
 - Inform the G & D engineer if machine is not giving the desired output.
 - Handover discrepant notes for booking to operation person
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Other Experience in HDFC Bank for 2 years

Inward Clearing Cheque Operations

- Verifying the Inward Cheques in CTS
- Uploading the Files from CHI into our system
- Tallying at Start of the process and End of the Process
- Monitoring GL Entries and Tallying the same

- Maintaining GL reports on daily basis

Outward Clearing Cheque Operations

- Accepting cheques from the branches and maintaining report
- Validating the instruments
- Credit entries authorizing
- Scanning the Instruments in CTS Scanner
- Monitoring the instruments presented thru CTS
- Handling any issues in CTS Process
- Uploading the Cheque returns report in CSP Portal for viewing Pan india
- Identifying the takal accounts and getting confirmation from branches for processing
- Tallying the Outward GL
- Marking inward returns and sending across to the customers
- Resolving the customer queries

Worked as a Processing Officer at Computer Age Management Services Pvt Ltd, Chennai (December 2009 – March 2011)

- Quality check in purchase, switch and redemption request
- Data validation in redemption processing
- Transfer of funds thro RTGS online for redemption payout
- Solving payment rejected by the bankers
- Interaction with AMC for resolving queries
- Interacting with Banks for resolving rejected transactions
- Entering New records for redemption, purchase and Switch transactions.
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Worked as a Credit Officer at FamilyCredit Ltd, Tiruppur (August 2008 – October 2009)

Job Description of Credit Officer: Analyze credit data and financial statements of individuals or firms to determine the degree of risk involved in extending credit or lending money.

- Prepare reports that include the degree of risk involved in extending credit or lending money for particular business.
- Evaluate customer records and recommend based on earnings, savings data and payment history
- Underwriting loan applications based on the credit policy designed by the company. It includes Customer Profile, mitigates and risks involved and submit to Reporting manager for approval.
- Review rejected files on weekly basis to improve the quality of sourcing
- Using logic and reasoning to identify the strengths and weaknesses of a customer and decision-making.
- Coordinating with Agencies like FI and RCU.
- Periodically reviewing files to figure out delinquent accounts for the collection efforts.
- Weekly meeting with two wheeler dealers to know about their requirement to improve business
- Monthly training provided to the sales team about the policy and the quality of file sourcing

Operations Job roles

- Checking the details with the application form which is entered in CAS
- Preparing daily MIS and sending to the reporting Manager on daily basis
- Preparing PDD MIS for two wheeler on weekly basis
- Entering the given PDC / ECS / PDD of the customer in LMS
- Sending files to HO within the TAT time
- Sending PDC / ECS / PDD to the HO within the TAT time

Achievements:

- Files status given within the TAT
- Good control in delinquency 2% which less than the national average
- Scored 8 in Hindsight report, prepared by the Audit team

Worked as a Credit Officer at Fullerton India Credit Company Ltd, Coimbatore (July 2007-August 2008).

Provide prompt Credit analysis, accurate underwriting, friendly approach in Personal discussion, ensuring Credit Policy.

Achievements:

- Delinquency under control till now
- Faster Decision making based on Profiles
- Training program for Sales Team

Worked as CPA at Team HR Services Ltd,Coimbatore (September 2004 – October 2005) **Worked as Sr Process Associates at I Process Services (India) Pvt Ltd, Coimbatore (November 2005 – July 2007)**

Auto Loan Credit processing

Achievements:

- Zero % Error in Credit Auditing
- Faster Decision making based on Profiles
- Training program for Sales Team
- Zero % Error in disbursement for the past 6 months

Worked as Back office Co-ordinator at Gopalaiyer and Subramanian, Coimbatore (September 2003 – Jun 2004)

- Maintaining Field investigation Reports
- Analyzing financial capabilities and other facet of customer
- Internal and External dedupe assurance
- Taking Market references about Customer profile
- Co-ordinate with Collection Manager
- MIS to credit and Collection manager

Achievements:

- 100% TAT Reports for Credit, Sales and Collection Managers
- Well Known knowledge of all category of business profiles

Worked as Collection Officer at Excel Enterprises, Coimbatore (Aug 2002 – Sep 2003)

- Regular followup with the default customers
- Collecting money from the customers
- Daily MIS to Reporting Manager
- Products handled PL, Auto Loan and Two wheeler loan

IT SKILL SET: Skilful handling of computer with well versed knowledge in Microsoft Office Packages

PERSONAL DETAILS

Date of Birth: 07 January 1981
Present Location: Chennai
Native Address: 3/123 B, Allikkarampalayam, Coimbatore Road, Annur - 641653.
Phone (Mobile): 98943-61725 Email: cstephen_anr@yahoo.co.in
Languages Known : English,Tamil (Read and Write)

Yours truly

Stephen Babu C