

S.NARAYANASAMY

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OBJECTIVE:

Be a successful and challenging professional in the organization or Industry through implementation of innovative ideas, creative solutions and implement strong management practices to climb the corporate ladder.

SKILLS:

Functional areas like Sales & Business processes, Credit and Operational experience in NBFC & Banking. Experienced in managing midsize profit center of NBFS & Banking. Ability to build best relationship with team members to achieve their goals. Strong in systematic planning, Leadership, Initiative, organized approach, energetic and optimistic thinking.

Worked in a fast-paced environment with successful multitasking capability. Result oriented individual, who works hard to bring best out of any given task. Well versed in technical and analytical skills. Working knowledge in MS-Office tools, SFDC, CBS, LMS, FOS, and LOS.

RESUME SUMMARY:

A dynamic professional with 15 years' experience in Sales & Collection departments and 3 years' experience in Banking. Presently associated with **JANA SMALL FINANCE BANK LTD as Regional Operation Head – Assets / Liabilities (Coimbatore Region 14 Branches) – Associate Vice President.** Adroit performing banking operations effectively & efficiently, and managing a variety of branch functions with in-depth understanding of all processes and systems connected with banking industry.

SKILL ENTAILS:

- Retail Banking
- Clearing Management
- Cash Management Services & Remittance
- Depository Services
- MIS and Documentation
- Training and development
- Cross selling
- Assets Operation (Group loan / Individual Loan / Gold Loan / Agri Loan/ Micro Housing Loan / Affordable Housing Loan.)
- Retail and Corporate Client Servicing.

Aug 2018 to Till date – Regional Operation head (Coimbatore) Handled 14 branches

Roles & Responsibilities – Sales, Service & Control

Sales: Handled banking products & Cross sell products.

- Opened 120 accounts in Current Account & Saving Account every month
- 5 Crs Term Deposit sourced in month on month
- 90 accounts opened in Recurring Deposit
- Booked 1.2 Crs in General and Life Insurance every month
- 50 lakhs Gold loan – New Accounts opened in month on month.
- 75 % Existing Gold loan accounts renewed every month

Service: Coordinated with Assets & Liability team, Gold loan, Collection team, MHL, AHL, MSME, Cash Management, Insurance, Compliance and IT team

- Small Batch loan, Individual loan, Agriculture loan – Coordinated with Regional heads & Regional Collection Managers for moving login files to Disbursement within TAT.
- Converting PAR Customers (B3 to B15) through telecalling for Net- off Loans – Converted leads shared to Collection team for lead capture & ensure files login & Disbursement within TAT.
- Current Account & Saving Account – Coordinated with Liability team for opening accounts within TAT.
- Customer service request form – Coordinated CPC team to resolve customer's request within TAT.
- Insurance claims – Coordinated with insurance department for death claims within TAT.
- Assets & Liability Compliance – Coordinated with Assets & liability and Head office teams for solving customers' compliance within TAT.
- MHL, AHL – Coordinated with MHL, AHL teams for opening loan account, tagging Cheque books, Issuing DD and Account closure processes.
- Gold Loan Auction – Coordinated with Gold loan team and vendors for issuing auction notice and auction processes
- ATM Loading & Audit – Coordinated with Cash Management team in ATM loading & conducted surprise cash audits twice a month.

Controls: Coordinated with CPC team, Storage team, Cash Management

- Suspense cash – Coordinated with Collection team to submit cash on time & complete authorization within TAT.
- GL open items – Coordinated with Collection team and CPC team to clear GL open items within TAT.
- Storage – Coordinated with Head office team for sending the completed loan documents to storage within TAT.
- Audit – Always maintained “Good” audit rating in all factors
- Appraiser Rotation – Coordinated with appraiser agency to change appraiser within TAT.

Dec 2017 to Aug 2018 (9 months) - Captain Cluster Head in Mandaveli branch Chennai. – High Risk PAR branch:

- Achieved 95% in Collection
- Achieved 3Cr in sales (Small Batch loan, NANO Loan)
- Achieved 10 Lakhs in Gold loan target every month

May'2016 to Dec'2017 - Cluster Head – Agri Products - (7 branches - Trichy, Samayapuram tollgate, Thanjavur, Kumbakonam, Pondicherry, and Cuddalore & Chengalpattu)

- Achieved 120% sales target in Jana Kishan & Jana Kalyan product & won multiple contest awards
- Maintained 100% collection in demonization period

March'2014 to April'2016 - Branch Head in Hosur:

- Handled small batch loan, NANO & Agri products around 21000 customers.
- Always maintained “Very Good” audit rating.
- Won multiple contest awards.

Aug'2013 to March'2014 - Branch Head in Dharwad (Karnataka)

- Handled small batch product (7000 Customers).
- Achieved “Excellent” audit rating in south zone for the first time.

June'2012 to May'2013 - Branch Head in Trichy & Pollachi.

- Handled Small Batch loan & Gold loan Product (11,000 Customers)
- Identified new business area
- Achieved 100% sales target
- Maintained “Very Good” Audit rating.

Dec'2010 to June'2012 - Area manager in Singanallur & Trichy.

- Handled 3500 Customers.
- Maintained 100% collection & 80% Bio metric.
- Identified new source of business area.
- Achieved gold loan target.

2008 to 2010 - Collection Executive & Customers Relationship Manager – Coimbatore

- Maintained 100% Collection with 95% bio metrics.
- Achieved sales target 125%. (500 Customers per month)

2006 to 2008 GE Money Financial Pvt. Ltd., Coimbatore. (2 years)

- Worked as Collection Team Manager from 2006 to 2008 and handled multiple tasks in this Role.

STRENGTH:

- Hard Work
- Good communication skill
- Good Temperament in handling any situation
- Good organizer of functions
- Adaptable to any kind of environment.
- Good at co-ordination

EDUCATIONAL QUALIFICATIONS:

- MA (PM&IR) at Alagappa University, Karaikudi – 2007
- BCS (Bachelor of Corporate Secretary ship) at Sri Jeyendra Saraswathy maha vidyalaya college of Arts & Science College, Coimbatore – 2005

PERSONAL DATA:

Father's Name : Mr. A.Subramaniam (Late)

Marital Status : Married

Date of Birth : 12-05-1984

Address : 8/12, Varadharajapuram main Road St-1
Uppilipalayam, Coimbatore -641015.

Language : Read, Speak & Write – English & Tamil
Speak – Kannadam.