

BAALAJEE R

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OBJECTIVE

To secure a challenging position to expand my learnings, knowledge and skills while making a significant contribution to the success of the organization.

EXPERIENCE

- **HDFC BANK**

06-Feb-2018 - Present

Deputy Manager

Roles & Responsibilities

- Disbursement of Business banking products and Loan Maintenance and Servicing (LMS).
- Regularly checking on mails and attending the queries.
- Close monitoring on new requests and closing the same within TAT.
- Initiating mails on gradewise cases and took confirmation before processing the same.
- Clear checking on CAM conditions before disbursement.
- Query to be raised to Branch Operations if any of the CAM conditions is not complied.
- Lien Marking on FD's based on request and approval.
- Exceptions/ Health check mails to be addressed regularly and rectifying the same on priority.
- Taking care of day to day allied activities.
- Dropping and reinstating the limits as per LMS request & LAD team confirmation.
- Setting limit for Retail BG & LC cases.
- Date extension of Retail cases and other Seasonal limits as per approval.
- Updating SOA for TL EMI as per the open entries availability in dummy A/cs.
- Reversal, Transfer of funds & recovery of charges & Changing of ROI as per business & Credit approvals.
- Maintenance of Escrow sweepin and sweepout.
- Uploading NEFT for transfer of funds to external A/c's.
- Processing client ID upload on daily basis for PAN India.
- Acts as an effective backup in the absence of colleagues and ensures the work done within the stipulated time.
- Resolving audit queries raised by internal and external auditors and taking corrective actions as suggested.
- Ensuring compliance to all audit and RBI regulations.

SKILLS

- Proactively closing complicate tasks
- Ability to work in chaotic environment
- Active team player
- Ability to work with minimal supervision
- Team Management

PROJECTS

- **Debit Freezing**
 - Marking debit Freeze in customer Account (Agri Cases) where limit not set within 30days of account open & for NPA Customers.
- **Allocation of CC/OD Limits in CA.**
 - Blocking of all Current A/c for customer who have credit facilities. As per RBI guideline all transactions should be routed only through CC/OD account.
 - Partial shifting of Limits from CC/OD to CA.
- **Crop Insurance Limit Setting**
 - Based on the confirmation from MIS team limit will be set for crop insurance (Agri cases).

CERTIFICATION

- Successfully completed certification in "National Institute Of Securities Market" (NISM-5A): Mutual Fund Distribution Certification Examination"
- Holding a National level NCC certificate by attending "Advanced Leadership Camp" at Agra.
- Holding NCC 'C' Certificate with A Grade.

EDUCATION

- **Madras Christian college Higher secondary school**
2013
HIGHER SECONDARY EDUCATION
72%
- **D G Vaishnav College**
2016
B.COM BANK MANAGEMENT
59%
- **Institute of Finance, Banking & Insurance**
2017
POST GRADUATE DIPLOMA IN BANKING
79%
- **University of Madras**
2019
MASTER OF BUSINESS ADMINISTRATION
60%

PERSONAL DETAILS

- Date Of Birth - 18 Jan 1996.
Languages known - Tamil (Native) , English (Fluent).
Nationality - Indian
Permanent Address - No.28/A, 2nd Street, Samiyar Thottam, Vyasarpadi, Chennai- 39.
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