



RENU RAMESH

PERSONAL

- Name**
Renu Ramesh
- Address**
Flat No.005, A block, "IHITA SOUTH AVENUE" Property No.70, 12th main, Uttarahalli Main Road, Uttarahalli 560061 Bengaluru
- Phone number**
9945504369
- Email**
renumurthy369@gmail.com
- Date of birth**
28-12-1975
- Place of birth**
Bangalore
- Gender**
Female
- Nationality**
Indian
- Marital status**
Married

INTERESTS

- Singing
- Gardening
- Cooking



EDUCATION AND QUALIFICATIONS

- Jun 1996 - Mar 1997 **Bachelor of commerce**
Bangalore Education society, Bangalore
- Jun 1992 - Mar 1993 **Pre university**
RSDEI, Bangalore
- Jun 1990 - Mar 1991 **Secondary schooling**
RVGHS, Bangalore



WORK EXPERIENCE

- Apr 2010 - Feb 2021 **Branch Manager**
Bandhan Bank LTD, Bangalore
 - 1. Overall Development of branch from top line to bottom line
 - 2. Taking care of entire Bangalore-
 - 3. Team Handling
 - 4. Created 600 crores portfolio in 10 years with least NPAs
 - 5. Maintained record of least overdue accounts
 - 6. Taking care of entire credit underwriting , technical and legal appraisals
- Nov 2009 - Sep 2010 **Credit officer**
DHFL Vysya Housing Finance LTD, Bangalore
 - 1. Credit Observations
 - 2. Financial Observations
 - 3. Technical observations
 - 4. Legal observations
 - 5. Recovery observations
- Mar 2009 - Nov 2009 **Deputy manager- operations**
Weizmann Forex LTD, Bangalore
 - 1. Taking care of the entire branch operation at the branch level.
 - 2. Follow up of SAR on a daily basis
 - 3. Helping Accounts department with fund management and also giving proper details of payment received from corporate.
 - 4. Co-ordination with other branches all over India towards sales and purchases in a big way.
 - 5. Follow up of documentations, helping in reconciling the accounts with the corporate.
 - 6. Taking care of the sales and commission with subagents.
 - 7. Interacting with CWM department regarding any reconciliation and EEFC payment details.
 - 8. Handling activation and reload of cards along with billing to the corporate.
 - 9. Submission of bills to corporate as per there requirement with regular follow up.
 - 10. Resolving any issue with the clients and the staff if any.
 - 11. Negotiating rates on client to client basis and trying to retain maximum profit against any transaction.
 - 12. Taking care of the Sales of additional products like Insurance, Reliance Gold Coin sales and others.
 - 13. Checking on quotes and rates provided by the staff for sales and purchases.

14. *Helping the staff against Business development and adding new clients for forex and RAD business*
15. *Handling RAD business in big volume in the branch level.*
16. *Interaction with clients, attending meeting for any issues*

Feb 2008 - Feb 2009

Asst. Manager

National Trust Housing Finance LTD, Bangalore

1. Credit Observations
2. Financial Observations
3. Technical observations
4. Legal observations
5. Recovery Observations

Mar 2004 - Feb 2008

Deputy Manager

Weizmann Homes LTD, Bangalore

In-charge of Accounts of the Housing Finance Department

1. Credit Appraisals

2. Documentation

Performing with diligence credit appraisal of proposals and ensuring adherence to credit norms such as Loan Cost ratio, Income installment ratio,.

§ Credit Information

Screening the loan proposals, analyzing the Parametric Scoring model, Conducting credit interview of the borrower for assessing the ability and willingness to repay, verification of applicant's status and credentials.

§ Financial Appraisal

Verification of Employment history, the number of dependants, net income particulars, our contribution, collateral securities, etc in case of salaried class.

Analysis of income numbers through financial statements, I.T returns, Sales tax returns Chartered Accountants certificate etc in case of Self employed / Business class.

§ Legal Appraisal

Ensuring that the property is free from encumbrance and that critical documents for creation of mortgage are obtained.

§ Technical Appraisal

Adequacy of Asset cover and seeking of approvals of the authorities.



RESUME OBJECTIVE

Applying for the post of



REFERENCES



GRUH Finance LTD

S. Narendra

9342296455

jayshree_jayashree2000@yahoo.com



SKILLS

MS office



Tally and other financial
accounting packages



Java, Oracle and other online
packages





ACHIEVEMENTS

- 1. Secured several proficiency prizes and also participated and won prizes in singing Competition, group discussions and quiz competitions.*
- 2. Secured Award at GRUH Finance for Excellent worker.*