

Tushar A Vernekar

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CAREER OBJECTIVE

Wish to serve in an organization, which supports human values, guides and appreciates team work and encourages individual sincere efforts thus apprehending my skill and knowledge base to the best.

EXPERIENCE

Having an overall 20+ years of experience working in service based industry.

Company: **Attica gold company**

Designation: **Branch Manager**

Duration: AUG 2022 till date

- Responsible for overall Branch operations and profitability of the branch.
- Handling Branch operations Team, Motivate and work along with branch team.
- Responsible for canvassing and marketing all gold products of the Company.
- Ensure Checking of Gold Ornaments Based on Gross Weight, Number of Items, Item Type, Purity,
- Supporting Branch Staff in Business Development Activities.

Company: **State Bank of India**

Designation: **BRM (Branch Relationship Manager)**

Duration: NOV 2021 - AUG 2022

- Overall, surrogate wise -FTE Management - Hiring, Training & Grooming of FTE/NFTE's at locations.
- Handle FTE's and a sizeable NFTE's team size.
- Delivering on volumes (Accounts), COA, and defined profitability metrics.
- Premium and High CV Accounts to be driving force for profitable sourcing
- Establish excellent working relationships and partnerships with key Corporate/Retail client partners
- Achieve New Account Volume for the region
- Identify & execute on strategies to achieve planned targets
- Identify business opportunities in Open Market - Corporate & Retail in various locations and build consensus within sales team to execute on them.

Company: **S.V.GROUPS (Financial Services)**

Designation: **Project Manager**

Duration: MAY 2018 – NOV 2021

- Schedule and conduct weekly sales meetings and achieving targets for gold loans , personal loans & mortgage loans.
- Liaising between customers and the company for up-to-date status of service, pricing and new product.
- Report on sales activities to senior management
- Reaching the targets and goals set for the area
- Establishing, maintaining and expanding the customer base
- Increasing business opportunities through various routes to market
- Collecting customer feedback and market research
- Keeping up to date with products and competitors

Company: **Kotak Mahindra Bank Ltd**

Designation: **Assistant Manager**

Duration: SEP 2017 - MAY 2018

- Taking care of credit cum operations, recovery & risk monitoring in respect of gold loan sales.
- Managing recovery of loan & collection process.
- Ensure 100% compliance to policies & processes.
- Establish & sustain high performance culture among the team members.
- Maintaining the authorization of gold loan files within TAT.
- Handling end to end sales process & maintaining a good portfolio of gold loans for higher revenue for the branch.
- Responsible for handling & rectifying audit queries in time to maintain a good audit score.
- Maintaining locker & registers (customer register, locker register, key register, auction registers).
- Conducting auction & maintaining reports/tracker for negative customers.

Company: **India Infoline Finance Ltd**

Designation: **Branch Manager**

Duration: JAN 2017 - AUG 2017

- Branch handling & achieving the given targets, maintaining the book & profitability of the Gold loan branch.
- Handling all branch level operational activities including business development, collection, customer service & overall management.
- Maintaining the quality of portfolio, ensuring strong follow up for interest collection to keep delinquency/NPA in control for higher revenue.
- Assessing local market conditions to identify correct & prospective opportunities for new customer acquisition & conducting marketing activities for better business.
- Maintaining a high audit score.
- Bring out the best of branch personnel by requisite training, coaching, development & motivation.

Company: ICICI Bank

Designation: Auditor (Gold Loans)

Duration: FEB 2009 - JAN 2017

- Conducting audit for gold loans throughout Karnataka.
- Appraising the purity of gold as per the carat, collection of NPA accounts & conducting auction if required for the NPA accounts.
- Appraising the value of the gold ornaments as well as weight.
- Reporting to higher authorities about fraud done by pledging fake ornaments.
- Verifying whether the funding for gold is done as per the process & reporting if excess funding is done.
- Training the branch executives how to disburse the loan in the right manner.
- Appraising gold for auction & conducting auction for the same.

Company: ICICI Bank

Designation: Sales Development Officer (Jewel Loans & Recovery)

Duration: MAY 2007 - FEB 2009

- Handling jewel loans & recovery.
- Sourcing new loans & generating databases from the market.
- Canvassing to generate new business.
- Advertising of the product for a better business.
- Taking care of all the activities till the loan is disbursed.

Company: Samsung India Pvt Ltd

Designation: Team Leader

Duration: MAR 2005 - APR 2007

- Handling team district wise & regularly visiting the retail outlets.
- Training the executives/promoters about new products.
- Conducting seminars for executives to improve communication skills.
- Promotion of new products launched & generating enquiries for the same.
- Verifying the reports given by the executive & handling the repayment & incentives issues.

Company: Channamma Bajaj

Designation: Sales Executive

Duration: JAN 2004 - MAR 2005

- Handling branch sales.
- Collecting databases, following the same by tele calling.
- Attending walk-in customers & fulfilling their requirements.
- Outdoor canvassing & other activities for better sales.
- Promotion of new launches.

SIGNIFICANT ACHIEVEMENTS

- Highest value and numbers. (ICICI Bank)
- Top performer for achieving the target. (Samsung India Pvt Ltd)
- Highest target achievement award. (Channamma Bajaj)

EDUCATION

B.Com, JSS College, Dharwad — 2004

Senior Secondary, Don Bosco Academy, Hubli — 2001

SSLC, Don Bosco Academy, Hubli — 1997

PERSONAL INFORMATION

Full Name : Tushar Vernekar
Father name : Anand Vernekar
Date of Birth : 4th June 1981
Gender : Male
Languages known : English, Kannada, Hindi, Konkani
Permanent Address : S/o Anand T Vernekar
Rachana Apartment
Flat no- S7 Tollnaka
Dharwad-580002

DECLARATION

I do hereby declare that particulars furnished above are true to the best of my knowledge and belief.
If given an opportunity, I shall discharge my duties to the entire satisfaction of my superiors. I shall produce my original testimonials at the time of personal interview.

Date:

Place: Dharwad (Tushar Vernekar)