**JAGAT SINGH KUTHI Phone: +91-7983931726, 9876511344 E-Mail: go4jaisingh@gmail.com,go4jaisingh@rediffmail.com**

~ **Sales** & **Operations Management Professional** ~

Marketing & Sales Management Client Relationship Management Banking *Operations Management* *Process Migrations* *Quality Management* In the Banking & Financial sectors



* A result oriented banking professional offering over 11 years of rich experience with well known organizations; have successfully managed / transitioned Retail Branch Banking, back-office operations and blended processes of Banking.
* Proficient in leading large teams for successful business standards across assignments with experience of developing Retail liability sales, operations & service standards and meeting service levels for business excellence.
* Played a key role in **enhancing team performance** to re-assure business standards across assignments, **building functional and operational roadmaps**, and **defining process metrics.**
* Expertise in managing Financial processes with specialization in CASA Float, Life Insurance, Mutual funds, Portfolio Management, Auto and Home as Retirement, Annuities, fixed and Variable products.

Have been a core member of teams that executed Transition Projects requiring smooth & seamless migration of Business Processes. Core competencies include:

Marketing & Sales Management Client Relationship Management

Customer Service Banking Process & Operations Management MIS / Documentation /Reporting Training & Development

Team Management Credit Processing / Collection & recovery

* Possess excellent interpersonal skills that have facilitated effective cross-leverage of assets, expertise and functionalities from Clients and Internal Departments alike.
* Recipient of several Awards for achieving sales targets, delivery of superior customer service and high performance from associates at various levels in the hierarchy.
* Team-based management style coupled with the zeal to drive visions into reality.

**Career Progression**

**Nov’01 to Aug’04 SEERAJ INDUSTRIES Assistant Manager (Documentation)**

**Sep’04 to Nov’13 ICICI BANK LTD Deputy Branch Manager**

**Dec’13 to Feb’14 HDFC BANK LTD Branch Head**

**March’14 to Nov2016 KOTAK MAHINDRA BANK LTD Sr.Branch Head**

**March’17 till Date Shivalik Mercantile co-operative bank Ltd Sr.Branch Head**

* Marketing &Sales Management: Successfully delivering volume above target. Involved in Planning, targeting, monitoring and analyzing deviations (if any) of sales targets Explore market trends to identify fresh business opportunities, develop new / existent markets and increasing customer base for higher levels of sales and revenues. Involved in conceptualizing, planning, implementing and monitoring of business, marketing strategies to drive growth in sales and revenue
* Client Relationship Management: Supervision of all HNI customer programs. Managing Clients Insurance, Mutual funds, Portfolio Management, Auto and Home as Retirement, Annuities, Fixed and Variable products. Looking after Key Customer Relationship Management & supervision of all HNI customer service.
* Customer Service: **Benchmarking best practices, reviewing matrices** to ensure consistency in quality of customer service and foster a continuous improvement in service levels. Conducting regular relationship calls, providing updates on change/new policies to employees & customers. Implementing Customer Feedback mechanisms to support higher standards of service & Quality parameters of the branch & grievances settlement. Recording & resolving complaints as per the specified process within the stipulated TAT. Responsible to ensure timely resolution to RBI / Sr. Management escalation within TAT.
* Banking Process & Operations Management: **Audit Manager** for the branch & looking after audit parameters of the various banking processes; viz. Internal Audit, SOX Audit, RBI , BCSBI, IRDA, SEBI, Concurrent audit & 5-S Audit. Independent handling of the Cash Section of the branch. Responsible for all related process checks as custodian of vaults and joint custodian of Cash. Ensure compliance to all operational guidelines, KYC & AML Norms, timely and accurate preparation of all returns, both internal and statutory. Ensure compliance with Banking rules, Regulations & Procedures with operating guidelines and controlling cost Framing work direction and plan for team after assessment of their capabilities.
* MIS / Documentation & Reporting Management: Monitoring processes & identifying deviations towards ensuring the delivery of solutions meeting pre-determined specifications and quality attributes. Fulfilling TAT commitments, handling escalations and monitoring Quality Standards through constant monitoring feedback. Driving **Process Improvement projects using Lean Managements** as a tool. Generating weekly / monthly MIS reports pertaining to process / productivity. Coordinating with seniors for smooth process control & ensuring end to end complaint resolution. Developing and effectuating contingency/ business continuity plans to ensure uninterrupted operations and attainment of budgeted objectives.
* Process Transition / Enhancement: Focusing on the **evolution, mapping and transitioning of banking and Financial Processes**. Facilitating transition initiatives inclusive of assessing business requirements, developing and implementing process flows in line with business guidelines. Working on **process stabilization** to accomplish steady-state operations & improvement. Ensure all laid down system and process are followed as stipulated by Audit and Senior Management by carrying out Monthly / Periodic Verification of Auditable items at branches
* Training & Development: Providing floor support to new hires during their OJT (On job training) to build process knowledge, reduce TAT and achieve team as well as individual goals. Developing need based training modules for enabling cross utilization within sub processes and optimizing efficiency.
* Team Management: Identifying and implementing strategies for **building team effectiveness** by promoting a spirit of cooperation between team members. Planning targets, monitoring numbers and driving achievement on a daily, weekly & monthly basis. Interacting with employees to plan their development and evaluate progress made; coaching teams, where required.

**Highlights**

* Currently working as Sr. Branch Head in KOTAK MAHINDRA Bank Ltd. In charged of generating successful business standards across assignments with experience of developing Retail liability sales **.**Key focus is on driving Efficient fresh business opportunities, develop new/existent markets and increasing customer base for higher levels of sales and revenues. Excellent operations & service standards and meeting service levels for business excellence **with Compliance and audits.**
* Core member of teams that successfully transitioned the following processes:
* Transitioned fresh business opportunities, develop new / existent markets and increasing customer base for higher levels of sales and revenues The process was transitioned in different phases:
* New Business
* Converting them for primary bank.
* Multiple linked products to customers
* Customer Service
* Leading result oriented team and is responsible for branch profitability.
* Ensured adherence to all the internal policies. Coordinated with other teams for effective conduction of BCP activities.
* Conducted total Process reviews as part of Quality Initiatives, documenting and reporting the same to Senior Management.
* Applied **good working knowledge of Excel and PowerPoint** in vetting data, preparing scorecards, etc.
* Handled various Quality Initiatives Projects like Lean Management, SFMS, Omni Docs, Project sunischit etc.

**TRAINING COURSES ATTENDED**

* Attended following training courses (through Corporate learning Services & through the ICICI Manipal Academy( Emerging Managers) Program – ICICI BANK LTD):
  + Branch leadership program
  + NCDO
  + Certified Gold loan appraiser
  + Certified by the CIPM (Certificate in Project Management).

**IT SKILLS & CREDENTIALS**

* Well versed with Microsoft Office & Excel skills.

**EDUCATIONAL CREDENTIALS**

* PGDBA from SCDL – Pune (Passed out in 2008)
* BBA from Madras University (Passed out in 2001)
* 12th from KV AFS School, Chennai, Taminadu (CBSE 1998)
* 10th from KV CRPF School, Chennai, Taminadu (CBSE 1995)

**Personal Details**

Date of Birth: 01st Jan 1980

Nationality: Indian

Language Known: English,Hindi,Tamil,Gadwali,Punjabi

Marital Status: Married

STRENGTHS: **Positive Attitude, Self Starter, Dedicated Approach, Keen Observer and Ready to take initiatives.**