



HARI SANKAR.S

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SEEKING MANAGERIAL ASSIGNMENTS IN AN ORGANISATION OF REPUTE

Career Abstract – 12 Years exp in Banking

- ↳ **Account Manager - Emirates NBD**
 - ↳ **HDFC Bank Ltd as Senior Manager & Branch Head**
 - ↳ **Dhanlaxmi Bank Ltd as Senior Manager**
 - ↳ **ICICI Direct Ltd. as Centre Manager**
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Academia

- ↳ Post graduation in Master of Computer Applications (MCA), Madras University
- ↳ Bachelors Degree in Commerce (B.Com) from Kerala University

Other Distinctions

- ↳ AML / KYC Certification – **Indian Institute of Banking**
 - ↳ Credit Management & Administration - SIBSTC
 - ↳ NISM Mutual Fund Advisory level certification
 - ↳ NISM Depository Operations certification
 - ↳ Insurance Regulatory Development Authority (IRDA) certification
 - ↳ Wealth Management Certification from HSBC India
 - ↳ Junior Associate of Indian Institute of Banking (JAIIB) certified, **Indian Institute of Banking**
 - ↳ .Net Technology Certification (Centre for Development of Advanced Computing)
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Proficiency Forte

- ↳ Knowledge in Retail Branch Operations, Home Loans , Personal Loans, TW Loans , Credit cards, Credit Monitoring, Wealth Management, Audit & Compliance, Client Relationship Management , Insurance sales , OD/ CC A/c s & Recovery.
- ↳ Critically reviews the existing process & procedures & suggest areas of improvement that enhances control & simplify process
- ↳ Identify operational risk areas and escalate to top management
- ↳ Managing customer centric operations & ensuring customer satisfaction by achieving delivery & service quality norms.
- ↳ Timely ,accurate & effective documentation of reports to corporate office

- ↳ Leading, training & monitoring the performance of team members to ensure efficiency & productivity and meeting of the unit targets.
 - ↳ Plan, organize, direct, control and evaluate the branch operations
 - ↳ Review transactions based on alerts generated to identify suspicious transactions & ensure timely submission of reports
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Employment Recital

Since Nov 2014 at Emirates NBD., as Account Manager

Responsibilities

- ↳ Responsible for meeting the allocated targets for managing NIM and adherence to all guidelines and regulatory requirements.
- ↳ Ensure multi product penetration is achieved across customer base
- ↳ NTB acquisition & down grading of non eligible customers
- ↳ Ensuring that customers get world-class services and their needs are understood and met through financial product offerings of the Bank

Since April 2013 at HDFC Bank Ltd., as Branch Head

Responsibilities

- ↳ Responsible for meeting the branch targets both loans & liabilities and adherence to all guidelines and regulatory requirements.
- ↳ Ensuring that customers get world-class services and their needs are understood and met through financial product offerings of the Bank
- ↳ Managing and monitoring performance of all the sales resources , DSA & DST and attrition control of customers
- ↳ Recording & resolving complaints as per the specified process within the stipulated TAT
- ↳ Promoting all direct banking channels and ensuring that the customer is utilizing the same.
- ↳ Responsible for all related process checks as custodian of vaults and joint custodian of systems administration and setup within the branch
- ↳ 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
- ↳ Ensure that all staff are adequately trained on the Products of the bank and sales process. Make staff aware of various policies of the bank with regard to customer service and compliance

Sep'09- March 2013 at Dhanlaxmi Bank Ltd., as Senior Manager

1. Senior Manager – Zonal Office Compliance
2. Branch Manager Anad Branch
2. Branch Manager Fort Main Branch
3. Branch Manager Sasthamangalam Branch

Responsibilities

- ↳ Responsible for meeting the branch targets both loans & liabilities and adherence to all guidelines and regulatory requirements.
- ↳ Preparation of stock inspection reports, ROD monitoring, CERSAI Update, CIBIL report tracking , Interest servicing compliance , Recovery tracking , Insurance pendency tracking
- ↳ Contribution towards maintaining/ tracking operational efficiency & compliance for the zone
- ↳ Achieved operational efficiency & productivity control per employee both in Fee & book size
- ↳ Was successful in ensuring the key audit metrics of the unit with 100 % accuracy.
- ↳ Achieved the branch revenue targets
- ↳ Rated outstanding in the yearly Performance Evaluation with a score of 91.5%.

October '08 - Sep'09 at ICICI Direct Ltd., Trivandrum as Centre Manager

ICICI Direct - The Wealth Management Division of ICICI Bank

Notable Contributions

- ↳ Distinction of developing and stabilising the RM channel for Wealth Management proposition.
- ↳ Distinction of making the team, the No.1 team in India in terms of Insurance productivity per employee.
- ↳ Responsible for inculcating audit and sales compliance consciousness in the team. The team has been consistently scoring high on the audit scores.

Jan'08 - Oct'08 at HSBC Bank as Assistant Manager –Power Vantage Accounts

Notable Contributions

- ↳ Holds the distinction of accomplishing 100%+ on targets assigned
- ↳ Developed relations with new clients through solicitation of client referrals and promotion of products and service offerings and addressed new and potential client's financial services needs.
- ↳ Ensured compliance and operational risk controls in accordance with HSBC and regulatory standards and policies. Consistently scored high on Sales Quality Audits

Oct'04 - Jan'08 at ICICI Bank Ltd., Trivandrum as Officer –Retail Banking Operations

Learning's & Notable Contributions

- ↳ Gained expertise in retail banking operations like Teller Operations, KYC check, Auditing, Operational compliance & reporting, Exception & Irregularity reporting, RTGS transactions, Compliance of AML, CRL, CASA, Gold Reconciliation, Tallying of Deliverables, Office Accounts & Inventory, NRI accounts, Loan OD/FD coupled with all related back office processes on a day-to-day basis. Adept in preparation of all banking related reporting done to corporate office.
 - ↳ Skills set in delivering exceptional service delivery, compliance, operational efficiency and quality initiatives in the branch by co-ordinating with other support groups like Regional Processing Centre and other user groups of the branch channel. Rated "one" consistently in all the yearly Performance Evaluations.
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