

RESUME

N.G. INDU SEKHAR

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CAREER OBJECTIVE:

An ambitious individual looking forward to display zeal, enthusiasm and commitment to give and achieve the best.

Total Work Experience: 22yrs

PROFESSIONAL EXPERIENCE:

Experience 1:

Organization : **DBS BANK INDIA LTD**, Hospet

: **Branch Head**-Senior Associate(Retail Branch Banking)

Period : May 2023 to till date

Profile in Brief

- Handling the Branch CASA+FD Size of 65cr (18 cr SB / 22cr CA/ 25cr FD) with Advances at 30cr
- Ensuring the Productivity of the team consisting of 4 Officer, 1 Teller Ops Head & PB.
- And during my tenure branch has achieved the profitability.
- Handled Priority customers of our branch who is maintain 5lacs and above balances in the account.
- Generating IPG (Investment Products Group) business such as Life Insurance, General Insurance, Mutual Funds and Online Trading Accounts.
- Ensuring the involvement of Branch Operations Team & Sales Team in generating CASA and IPG business.
- Handling the service request of High-Net-worth Individual clients.
- Generating High Value CASA business from Government Business.
- Generating quality assets leads such as Loan Against Property, Jewel Deposit Loan, ABL loans.
- Conducting training of new products to update the knowledge of the Branch Resources.

Experience 2:

Organization :**AXIS BANK LTD**, Challakere

:**Branch Head**-Associate Vice President(Retail Branch Banking)

Period : April-2016 to May 2023

Profile in Brief

- Handling the Branch CASA+FD Size of 45cr (18 cr SB / 12 cr CA/ 15cr FD) with Advances at 38cr
- Ensuring the Productivity of the team consisting of 3 CSO, 1 Teller Ops Head & BSM.
- And during my tenure branch has achieved the profitability.
- Handled Priority customers of our branch who is maintain 5lacs and above balances in the account.
- Generating IPG (Investment Products Group) business such as Life Insurance, General Insurance, Mutual Funds and Online Trading Accounts.
- Ensuring the involvement of Branch Operations Team & Sales Team in generating CASA and IPG business.
- Handling the service request of High Net worth Individual clients.
- Generating High Value CASA business from Government Business.
- Generating quality assets leads such as Car Loans, Housing Loans, Loan Against Property, Gold Loan, Commercial Vehicle/Equipment Loan and passing on the leads to Asset Verticals of the Bank.
- Conducting training of new products to update the knowledge of the Branch Resources.
- Ensure all laid down system and process are followed as stipulated by audit and Senior Management.
- Branch has achieved "**A**" rating for consecutive 2 years.

Experience 3:

Organization :**AXIS BANK LTD**, Hospet

:**Branch Sales Manager**-Senior Manager (Retail Branch Banking)

Period : April-2015 to April -2016

Profile in Brief

- Ensuring the Productivity of the team consisting of Business Development Executives, Officer Sales & BDE's.
- Ensuring the New To Bank (NTB) CASA Business.
- Generating quality leads by doing Campaigns and Activities at different locations which seem potential for Banking products sales.
- Generating IPG (Investment Products Group) business such as Life Insurance, General Insurance, Mutual Funds and Online Trading Accounts.
- Ensuring the involvement of Branch Operations Team in generating CASA and IPG business.
- Conducting training of new products to update the knowledge of the Branch Resources.
- Ensure all laid down system and process are followed as stipulated by audit and Senior Management.
- Handling a team of **6 BDE's** for generating business for the bank.

Experience 4:

Organization : **AXIS BANK LTD**, Hospet

: **Branch Operations Head**- Manager (Retail Branch Banking)

Period : Oct-2011 to April-2015.

Profile in Brief

Key Responsibilities

1. Handling a branch with CASA/FD/Advance size of 150cr.
2. Handling a team of 9 FDO's (includes Teller & Clearing)
3. In charge for day to day Branch Operations (Carrying the Role of Operations Head)
4. Team Leader in achieving the Cross Sell Budgets of the Branch.
5. Verification of day to day Cash Vouchers and smooth functioning of Branch.
6. Handling of Cash Management Services
7. Preparation of MIS and other statements.
8. Management of Inward and Outward Clearing on day to day basis.
9. Verification of KYC and Process of Account Opening Forms
10. Responding to AML Alerts and verification of Bonafide of the Transactions
11. Marketing of Financial Products.
12. Management of Security related stationery items.
13. Strictly adherence to the procedure of KYC.
14. Customer Relationship Management.
15. Handling of DP Related Activities.
16. Handling of SME Loans/Advances and Process of the same.

Experience 5:

Organization : **HDFC Bank**, Bangalore

Designation : **PB Authorizer** (Retail Branch Banking)

Period : Sept-2008 to Sept-2011

Profile in Brief

Key Responsibilities

- Handling day today branch operations, profiling the customer to identify issues/opportunity for services.
- Branch Administration & Lobby Management.
- Daily Tracking of CRMnext, if any complaints are there resolving within the TAT
- Bringing Awareness and Migrating the customers to Direct Banking Channels (RTGS/NEFT/ONLINE BANKING etc)
- Monitor large cash transactions & adhering to KYC norms (checking CH 106 report)
- Providing Retail Forex & Trade Services –Inward/Outward Remittance, Bank Guarantees, Letter of Credits etc.
- Right fit product variant for customer-get maximum share of float opportunity, to ensure customer stickiness & value build-up.
- Responsible for achieving the Current account & Saving Accounts nos & values for the branch.
- Acquiring CA business of group companies & dealer-vendors, acquiring SB accounts of promoters/family.
- Cross-sell of CMS/FD's/Fx/POS/Doorstep Banking.

- Cross-sell of Working capital/Business Loans/ALL Retail Assets Products
- Cross-sell of TPP & other products.
- Having good knowledge of Audit Process.
- SQ Champion for the branch,

Experience 6:

Organization : **ICICI Bank, Bangalore**
 Designation : **Area Sales Manager (SME Loans)**
 Period : **July-2007 to August-2008**
 Profile in Brief

Key Responsibilities

- **Business Development:** Identifying potential markets; developing potential clients in the targeted markets/industries. Scan overseas business environment for opportunities for exports, conduct secondary market research on new markets and commence exports in the shortest time frame possible.
- **Promotions:** Advertising organizing fairs, and exposition of right product to the right target group and follow up.
- **Sales:** Overseeing sales activities; forecasting monthly/quarterly sales targets. Maximizing the profit in assigned region or country. Pursuing and creating an entry in targeted potential markets and extension of sales activity in the existing markets. Achieving the annual sales target while ensuring profitability as per the budgeted parameters. MIS and sales highlights monthly.
- **Channel Management:** Establishing strategic alliances / tie-ups with financially strong and reliable channel partners.
- **Business Planning:** Devising effective strategy with a view to achieve top line and bottom line profitability of the organization. Planning Sales forecasting cash flows management, management of orders, letter of credits, banking with respect to the marketing & budgetary formulation strategy.
- **Budgetary Control:** Formulating short term/long-term budgets and developing business plans for achievement of goals.
- **Team Management:** Developing and lead a team of professionals both in exports marketing and logistics and groom them to take independent regional responsibilities as per the growth plan of the organization.
- **Training & Development:** Training of the channel partner's executives & carrying out written test for channel partners executives to ensure quality files to be logged in and lesser rate of rejection .
- **Market research:** Undertaking product classification, customer profile, target country, target market, special challenges, Product modification, competition and demand.
- **Handling Credit Franchises:** Handling 3 Credit Franchises for Bangalore & Tumkur areas for sourcing of SME Loans.
- **About Credit Franchises:** Each Credit Franchise will have a team of 10-12 executives, who will source SME Loans, and I am taking care of both Bangalore & Tumkur areas, Loans mainly includes Working Capital OD, Secured Loans, Unsecured Loans, and Term Loans.
- **Responsible for Business generation:** Responsible for business generation from the above mentioned areas, and coordinating with Credit & Ops Team, for timely disbursement of the loans.

Experience 7:

Organization : **HSBC Bank, Bangalore**
Designation : Assistant-Sales Manager (**Personal Loans**)
Period : Dec-2004 to June-2007
Profile in Brief

Handling a Team:

Handling a Team of executives, for sourcing Personal Loans, handling & motivating them in achieving the team's target, and looking after entire processing.

Handling top corporates with regards to Personal Loans:

Making corporate visits to offer services to customers. Basically involved meeting the financial heads of the companies and explaining the product. Negotiating interest rates and the volume of business that can be generated in exchange. Setting up of help desks in companies to facilitate employees to avail the facilities offered by HSBC with regards to personal loans.

Responsible for sourcing and processing personal loans in Bangalore among the Salaried and the self-employed segments in Bangalore:

One important thing here was the profound knowledge of the entire process from the sourcing till the disbursal of the funds. Targeting the huge market by large-scale marketing by putting up posters and sending Mail-busters. The Self-employed segment was also targeted for cross selling of Personal Loans and other products like Current Accounts, PVA (Power Vantage Accounts) and Credit Cards.

Experience 8:

Organization : **Standard Chartered Finance, Bangalore**
Designation : CORPORATE-OFFICER Sales (**Personal Loans**)
Period : Oct 2002 to Nov 2004
Profile in Brief:

- To find the potential company and the key decision maker.
- Generating new business through potential company.
- Focusing on Customer Relationship.
- Successfully converting the accounts from the company.
- Doing promotional activity in the company.
- Cross selling of other products of **SCB**.
- Generating leads and maintaining a funnel of prospects and converting them in to client of **SCB** through meetings, objection handling sessions and negotiations.

ACADEMIC EXPOSURE:

Educational Qualifications	Percentage
MBA (Marketing) from S K University, AP	62%
B.Com(Computers) from Intel Degree College, Anantapur	78%
Intermediate (from SSBN College), Anantapur	69%
S.S.C (from L.R G, School), Anantapur	73%
Pursuing Financial Risk Management from IIM-Visakhapatnam	

SIGNIFICANT ACHIEVEMENTS:

- Placed district 2nd rank in the University during Graduation.
- Participated in Inter State School (junior level) football competition as a captain of the school.
- Passed General Examination conducted by UNO.
- Received **2** times, Best Performance awards, in **HSBC** for the month of **July & October**
- Arranged Traders Meet In different locations in Karnataka.
- Efficiently managed the Portfolio size of Rs 20 cr.
- Renewed the Existing file in stipulated time.
- Received Best Performance Certificate's in **HDFC** from BBH & RH for best performance in the month of October & November.
- Successfully carried out the role of Operations Head in improvement of Audit Rating of the Branch-**Axis Bank Ltd**
- Guided the Team in Achievement of Cross Sell Budgets to the Branch-**Axis Bank Ltd**
- Ensured that the Team Members were elevated to the next level under my leadership-**Axis Bank Ltd**
- Awarded with various Certificates in Responsive to AML Alerts, Squaring Off Office Accounts, Cash Retention Limits-**Axis Bank Ltd**
- Awarded with Activation of Staff Members in IPG Budgets-**Axis Bank Ltd**

KEY SKILLS:

1. Good Communication Skills
2. Strong Analytical Skills
3. Good Team Player
4. Quick Grasping ability.

TECHNICAL SKILLS:

MS-Office
Operating Systems: WINDOWS

LANGUAGES PROFICIENCY:

English, Hindi, Kannada, Telugu

PERSONAL PROFILE:

Father	:	N.G. Sainath
Sex	:	Male
DOB	:	17-07-1979
Marital status	:	Married
Religion	:	Indian Hindu
Hobbies	:	Music, Cricket

N.G. INDU SEKHAR