

# Suveer Sinha

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## **BUSINESS DEVELOPMENT/ RELATIONSHIP MANAGEMENT/ BANKING OPERATIONS**

*Over 20 years in delivering optimal results & business value in high-growth environments*

### **PROFILE**

- ▶ Experience in **Corporate Banking, Risk Administration, Branch Administration, Payments Strategy, Resource Mobilization, Cash Management, Client Relationship Management, Business Development, Revenue Growth, improving profitability and operational efficiency**; currently spearheading functions as **Senior Manager with Abu Dhabi Commercial Bank**.
- ▶ A **creative strategist with a record of superior performance delivery** under competitive business scenario; skilled in managing banking operations, developing strategic business relationships, promoting banking services/products and delivering excellent customer service.
- ▶ Skilled in managing banking operations, **developing strategic business relationships**, promoting banking services/ products and delivering excellent customer service and **strategizing digital payments** .
- ▶ Experience in working on various Banking **IT platform** such as **Finnacle, Finware, Bancs** etc.
- ▶ Dexterous in **driving high-value revenue and profit plans**, large scale cost savings, building prolific strategic alliances, and implementing risk mitigation practices, cutting-edge operational practices through smooth operations; ensuring adherence to Internal Procedures and Policies of the Banking Sector.
- ▶ A decisive leader with excellent ability to coordinate with different people at one time under difficult situations and the ability to bring out the best in others while creating a healthy & friendly work environment, thus enhancing operational efficiency.
- ▶ Experience in handling Branch Banking operations in the Bank for 15 Years
- ▶ Management of the Branch Administration and Vendor Management.
- ▶ Experience in liaising with various regulatory agencies for the smooth functioning of the Branch. i.e RBI, Income Tax etc.

### **CAREER GLIMPSE**

#### **ABU DHABI COMMERCIAL BANK, BANGALORE**

since Jul'12

**Senior Manager** | Reporting to Head Liabilities & Operations

#### **Roles and Responsibilities:**

- ▶ Preferred Banking Customers acquisition and relationship management with corporate for repeat business.
- ▶ Responsible for achieving targets of CASA, Demand Deposits, Advances & Fee Income
- ▶ Helped the Bank to modernize its IT infrastructure
- ▶ Worked in incongruent with the IT team to migrate the branch operation process to TCS' Bancs
- ▶ Conceptualizing/ implementing strategic business plans to ensure achievement of targets for asset and income segment.
- ▶ Monitoring branch operations; carrying out business acquisition of corporate key accounts with long term and sustainable buying potential and maximizing revenue generation.
- ▶ Smooth implementation of Core Banking solution.
- ▶ Accountable for the Credit Administration (pre & post sanction) involving Credit Appraisals, Verification of Documents and Sanction of Advances.
- ▶ Administering the Branch including target attainment, developing the business & catering to the banking needs of customers.
- ▶ Designing and implementing systems, processes and procedures to facilitate smooth functioning of overall operations and enhance operational efficiency. Identify and rectify anomalies to ensure smooth operations.
- ▶ Resolving customer issues, providing first time resolution, handling escalated issues & maintaining highest standards of customer service giving preference to customer satisfaction & resolving problems & concerns.
- ▶ Delegating work to the team members, allocating targets on productivity and quality, monitoring team performance through timely feedbacks, thereby, ensuring overall team productivity and quality.
- ▶ Developing & executing best practices & standard operating procedures targeting at organizational excellence.
- ▶ Formulating and implementing strategic level compliance related policies while facilitating strategic level risk assessment for the organization.

#### **Achievements:**

- ▶ Star performer for the quarter ending Sept.18
- ▶ Team award for the quarter ending Mar19
- ▶ Achieve all business targets including the Retail Assets portfolio target, the Liabilities and advance targets.

- » Spearheading complete audit planning and management activities and ensure completion of audits within the agreed time and cost; compile and consolidate audit reports with key findings & observation and present it to the senior management

## **DHANLAXMI BANK LTD, BANGALORE**

**Oct'10 – Jul'12**

**Branch Manager** | Reporting to Regional Head

- » Branch management and administration
- » Looking after overall business development (CASA, Term Deposits, Insurance, Mutual Funds etc)
- » Responsible for Audit and Compliance
- » Managing the High Net Worth customers of the Bank

### **Achievements**

- » Recorded an increase in general ledger size of the Branch.
- » Achieved a Business of **Rs 88 lakhs of Life insurance** in FY 2010-2011.
- » Have won awards and recognitions in various competitions organised by the Bank.

## **ICICI BANK LTD, BANGALORE**

**Feb'08 – Oct'10**

**Branch Manager** | Reporting to Cluster Head

### **Roles and Responsibility**

- » Achievement of incremental number and value targets for Liabilities (CA, SA, FD); Assets (Home, Auto & other assets) and Fee Products (MF, LI, GI, Gold & other fee products)
- » Prepare and monitor Sales plan for the branch
- » Build a healthy asset and liability book
- » Manage Key Branch Relationships
- » Growth in NII ( Net Interest Income) for branch
- » Ensure Opex optimization
- » Credit Appraisal for Retail Products (Home, Auto and other assets)

### **Achievements**

- » Consistently **achieved the revenue targets** for the year 2009-10.
- » Recognized for **converting business** for Rs 5crs for Bond Issuance.
- » Won various awards and recognitions in the various competitions organised by the Bank.

## **HDFC BANK LTD**

**Mar'05 – Jan'08**

**Branch Operations Manager (Retail Assets)** | Reported to Regional Operations Head

### **Roles and Responsibilities:**

- » Responsible for meeting the branch targets set and that all guidelines and regulatory requirements are followed.
- » Ensuring that customers get world-class services and their needs are understood and met through financial products that the Bank has to offer.
- » Acquisition & Servicing of High Net Worth customers
- » One point contact for all requirements of High Net Worth customers in the mapped portfolio

### **Achievement:**

- » Appreciated for efficiently handling **1000+ files** per month.
- » Recognized as a **Consistent Performer** and awarded several **Monetary Rewards**
- » Awarded Best **Operations Manager** in 2005-06

## **BOB HOUSING FINANCE LTD, BANGALORE**

**Apr'00 – Mar'05**

*BOB housing finance is a subsidiary of Bank of Baroda*

**Assistant Manager** | Reported to Area Manager

### **Roles and responsibilities:**

- » Managing Credit and Operations for Home Loans of the Region.
- » Credit appraisal as per policies, procedures, and credit underwriting guideline.
- » Maintenance of TAT, Compliance, policies and procedures.
- » Customer Application Screening, KYC and Income documents
- » Initiate legal, valuation, CIBIL and other verification reports
- » Meet customers and do business and income earning capacity as per the Credit Manual & Guidance Notes

### **Achievements:**

Consistently achieved the Business Targets

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## **ACADEMIA**

**PG Diploma in Finance Management** | Indian Institute of Advanced Management | **First Division**

**Cost Accountancy** | I.C.W.A.I | **First Division**

**Basic Business Finance** | Indian Institute of Finance, Delhi

**B.Com (Hons)** | Jamshedpur Co-operative College

### **Professional Enhancement Trainings Attained**

- » Business leadership Programme conducted by the ICICI Bank
- » Credit Management training programme conducted by the southern India bank's staff Training College Bangalore.
- » Training programme conducted by the National Housing Bank a Ernakulum Ltd Bank of Baroda Housing Finance Ltd.
- » Achieved the Best Manager award for Business development in Abu Dhabi Commercial Bank PJSC.
- » Attained compliance Training on FEMA KYC etc.

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**Date of Birth:** 16<sup>th</sup> Dec 1969

**Languages Known:** Hindi, English, French, Bengali and Kannada

**References:** Available on Request