



Hemanth Reddy Ustha

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Objective

To enhance my professional skills, capabilities and knowledge in an organization which recognizes the value of hard work and trusts me with responsibilities and challenges.

Experience

- **Bank of Maharashtra** 08-08-2022 - Presently working
Manager in Credit
 - Processing of retail loans Car loans, personal loans, housing loans,Gold loans and deposit loans.
 - Determined loan approvals and prepared the required documentation upon approval.
 - Sourcing and processing of working capital,term loans (MSME,MUDRA,PMEGP..) and ensuring it's renewals.
 - preparing loan applications, evaluating clients' financial information and calculating risk ratios
 - Ensuring of Financial assistance provided to LIG,Women,BPL families by providing finance through SHG,Govt Sponsered Schemes like PMEGP, PMMY, Stand Up india.
 - Ensured that all credit and loan standards were applied.
 - SMA Collection and Recovery Management.
 - Reducing NPA by recovery and customer followup and Recovery measures given by HO.
 - Renewals of existing loan portfolio with in Time.
 - Branch operations monitoring and ensuring customer meets for NTB and retention of ETB for better service and business growth.
- **DBS Bank India Limited** 01/08/2017 - 06-08-2022
Assistant branch Manager
 - Ensuring KYC AML guidelines customer due diligence and transactions monitoring and reporting.
 - Locker Operations and fee collection Management.
 - NTB customer acquisition and ETB retention with quick and better service.
 - Controlling and monitoring leakage of income, office accounts and anti-money laundering by Ensureing compliance with banking rules.
 - Handled internal and external audit processes and attend audit queries immediately.
 - Ensuring customer complaints regarding ATM,UPI.. and resolving issues with in TAT.
 - Ensuring all customers are availed and utilising banks digital products for better and quick service.
- **First Source Solutions Pvt Ltd** 02/05/2013 - 02/07/2014
CCE
 - Helped large volume of customers every day with positive attitude and focus on customer satisfaction.
 - Provided excellent customer service by efficiently resolving issues and responding to inquiries.
 - Professionally answered 200 calls daily as per the guidelines and Target of Organisation.
 - Recommended potential products or services by collecting customer information and analyzing customer needs.

Education

- **MIT Pune** 2023
PGDM in Finance
10
- **Sri subbaraya and narayana college** 2013
Bachelor of science
76%
- **Krishna veni junior college** 2010
MPC
80
- **ZPH School** 2008
SSC
84

Skills

- Strong negotiation skills.
- Understanding of loans and lending procedures.
- Risk mitigation and portfolio diversification
- Client Acquisition and Retention
- Team Management.
- Ability to work under pressure.
- Cost controlling and monitoring
- Good telephonic etiquette, Strong negotiation and influencing skills

Achievements & Awards

- Helped in branch to Achieve prescribed targets in terms of CASA for FY 2022-23.
- Helped branch to Stand at Pan India 3rd position and to receive 1L e voucher award in mutual fund by FISDOM in 2019
- Received Rising star of the month E certificate in Life Insurance for the month of September in 2018

Interests

- Cricket
- Traveling
- Watching Movies
- Cooking

Languages

- TELUGU
- ENGLISH
- HINDI