

# RESUME

## BALAJI M.R

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### OBJECTIVE

A self-driven team player with good communication skills, and a working knowledge of Management terminology, and also I have interact & dedicated of my best service for people (Customer), sales force Team (Marketing), financial & intermediaries. To play a pro-active role in leading, managing and motivating same time I have to maintained high standard quality of work & service, which will help me to explore myself fully and realize my potential & goal.

### PERSONAL PROFILE

Father Name	:	M. Ramasamy
D.O.B	:	24.11.1978
Nationality	:	Indian
Gender	:	Male
Marital Status	:	Married
Religion	:	Hindu
Languages Known	:	Tamil, English
Hobbies	:	Reading English New paper (THE HINDU) & Indian Express. Watching Business News,(NDTV, CNBC..)

### EDUCATIONAL QUALIFICATION

- 1. Master of Business Administration** : Dept.,of Management Studies, The American college,  
(M.B.A) Madurai Kamaraj University, Madurai
  - Specialization : HRM & Marketing Management
  - Academic year : 2000 – 2002
- 2. Bachelor of Arts (B.A.,)** : The American College,  
(R.P.S.) Madurai Kamaraj University, Madurai
  - Specialization : Sociology
  - Academic year : 1997 – 2000
- 3. Diploma** : DCA – PC Operations
  - College/University : Visual Software, Madurai
  - Academic year : 1998

### MANAGEMENT TRAINING SUMMARY

- ❖ M/S. Sundaram Industries Limited (T.V.S. Rubber factory) - Personnel Department – HR & Sales Process and Activities - Management Studies in the year of 2000 – 2001.
- ❖ M/s. TVS Srichakra Limited - TVS Tyers Ltd.- Personnel Department- HR & Management aspect activities of TVS Tyers Industry – Management Studies in the year of 2001 – 2002

## FINANCIAL MANAGEMENT EXPERIENCE AND SUMMARY

Company	Shriram Life Insurance Co Ltd
Designation & Grade	Senior Manager
Role	Area Manager – Corporate Business
Division	Insurance
Location	ROTN – Coimbatore, Tamil Nadu
Years of Experience	Dec'21 – Working

### ❖ **Objective:**

- To manage and drive business and branch profitability.
- Achieving business growth, revenues, brand differentiation client satisfaction through effective client acquisition & Product sales and service.
- The product portfolio includes the Products & services and all other investment products like Insurance, Loans, Depository, Mutual Fund, NBFC, .

### ❖ **Roles and Responsibility :**

Supervise the business delivery under all the team and Tie Ups primarily grow the business with profits, Channel Management (DSA Agents). Also liaising with Operations Product tower, Process Excellence group, Claims, Finance, legal, Business Intelligence, marketing Human Resource teams for the process. Monitoring that we deliver best of our services to clients.

- Head the HNI Channel for the Specific Region & lead all managers / sales managers and Advisors & coordinate with seniors including those at HO.
- Constant Recruitment, Training & Development of Managers, Sales Managers & Insurance Advisors of the Channel.
- Help, assist & guide the Managers, Sales Managers & insurance Advisors & to recruit and train to procure necessary business.
- To achieve monthly, quarterly & yearly business targets through desired relationship management for HNI Sales and Cross Sales.
- To motivate Managers and Advisors with various competitions, contests & other initiatives launched by the company.
- Regular monitoring of Managers & Advisors performance and conducting regular team meeting & performance review programs to take necessary corrective measures.
- Facilitate administrative & operational supports to Managers and Advisors of the Channel for smooth functioning.
- MIS preparation, reporting to Zonal Head and adherence to Audit Compliance as per company Standards.

<b>Company</b>	<b>ICICI BANK LTD</b>
<b>Designation &amp; Grade</b>	<b>M 1 - Manager</b>
<b>Role</b>	<b>Manager – RCM</b>
<b>Division</b>	<b>RIBG - Rural &amp; Inclusive Banking Group</b>
<b>Location</b>	<b>Salem, Tamil Nadu</b>
<b>Years of Experience</b>	<b>Sep'13 – Oct'2021</b>

❖ **Role and Responsibility**

❖ **Objective:**

Execute and monitor overall administration and efficient daily operations of a full service branch office; including operations, lending, product sales, customer service, security and safety in accordance with the Bank's objectives.

❖ **Principal Accountabilities of Branch**

- 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.
- Increase market share in the catchment area (3 to 5 kms Surrounding)
- Checking all outstanding EDD cases (Money Laundering)
- Account sourcing authorizing the KYC documents by checking for A/c Opening for Loan Customers.

❖ **Major Activities :**

- To manage underwriting and RCU team of assigned region.
- Training to underwriting teams regarding credit policy and Process and systems.
- Proactively monitor the laid down TAT for credit decision of the loan proposals.
- Proactively monitor non-starters and early delinquent customers.
- Hind sighting report is published to credit policy team timely for further reporting to top management.
- Contribute to policy enrichment basis feedback from competition and field inputs.
- Responsible for Assessment of Loan Proposals in Line with the Credit Policy of the Company.
- Managing Quality Delivery Turnaround of Loan Proposals.
- Engaging with Relevant Authorities for Loan Approvals.
- Assisting Business, Operations Client for Effective Smooth Loan Closure.
- Provide Relevant Regular Inputs for Creation / Refinement of Credit Policy.

❖ **Key Responsibility :**

- Monitor and Track the Portfolio Health Performance and Manage Portfolio Delinquency.
- Responsible for Managing the Risk and Credit Practices in Line with the Risk Policy Framework.
- Review credit proposals (CAMs/ Interim CAMS) submitted by business on assigned set of accounts and assess the risk involved comprehensively.
- Awareness of the product proposed and suitability to the client needs.
- Maintaining Complete / accurate CAM's / Coverage and Intensity of Diligence & Adherence to Credit Policy and extant regulatory guidelines.
- Maintaining the defined credit and End to End TATs so as to better service both internal as well as external customers.
- To interact with the relationship managers pro-actively to assess the main risks and propose mitigants, at various stages of credit process.

<b>Company</b>	<b>Repco Home Finance Ltd (Repco Bank Group)</b>
<b>Designation</b>	<b>Manager</b>
<b>Role</b>	<b>Corporate &amp; HUB - Business, Risk, Credit &amp; Documentation Operations</b>
<b>Division</b>	<b>Housing &amp; Project Loan Division (Mortgage Loan)</b>
<b>Location</b>	<b>Chennai</b>
<b>Years of Experience</b>	<b>July'10 – Sep'13</b>

❖ **Role and Responsibility**

- Assessing, analysing and interpreting complicated financial information.
- Keeping knowledge of key issues up-to-date (for example legal, market risk & compliance)
- Helping to enhance the quality of credit applications. Making recommendations about procedural/policy changes.
- Work closely with various teams like sales, collections and operations to constantly improve the credit processes. Maintain agreed TAT for approval.
- Provide recommendations to management for review of the credit policy
- Help the management team in developing new products.
- Impart training to sales distribution channels and other function on policy and process.
- Co-ordinate with Credit vendors to identify the risk / Frauds prevailing in locations and take measures to mitigate the same. Inspection Visit – Branch level
- Manages a team of ten staffs with spoke location and co-ordination the Operations.
- The Risk Management is responsible the Bank maintains adequate credit, market, and operational risk, thus ensuring the Bank is in full compliance with all banking laws, regulations, and internal policies and procedures.
- Promotes business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.

❖ **Key Responsibility :**

- Manage and develop motivated cross functional team at branch.
- Ensure adherence to procedures and processes and ensure quality in Loan disbursement
- Responsible for overall recovery and collections targets for the branch.
- Responsible for profitable Business growth from the branch/ location.
- Responsible for achieving overall sales target of the branch with desired product mix as per plan.
- This position of Risk Management works with the Bank's Compliance Officer in attaining established compliance goals as directed by Senior Management.
- Market intelligence and mapping to identify potential growth areas for affordable housing
- Establishing adequate and effective internal controls, policies and mechanisms to minimize losses due to fraud, loan compliance, taxation rules, KYC, AML and cash flow management.
- Suggesting policy changes or developments, Engaging with Credit Administration (operations team), Legal, Audit, Compliance, IT and other stakeholders as appropriate for all credit processes

❖ **Documentation and Inspection :**

- All Physical Documentation have handled in this Centre (Storage yard ) at Chennai and Monitoring the daily basis and sent the report to Management officials. (Auditors).
- We visit the Branch and Spock Branch - Frequently ( Once in a week) and sent the report to Management Auditors.

<b>Company</b>	<b>ICICI PRUDENTIAL LIFE INSURANCE CO. LTD</b>
<b>Designation</b>	<b>Assistant Manager – Associate</b>
<b>Role</b>	<b>Sales, Customer Service &amp; Underwriting &amp; Claims Operations</b>
<b>Division</b>	<b>Life, Health &amp; General Insurance</b>
<b>Location</b>	<b>Madurai, Salem</b>
<b>Years of Experience</b>	<b>Aug'02 – June'10</b>

❖ **Role and Responsibility:**

- Develop sales forecast, Budget and manpower plan for the Region.
- Monitor sales volume, revenue and cost against forecast to identify problem areas and adopt procedures or Re route resources to improve the overall performance of the region.
- Supervise the different branches and ensure implementation of tools of procedures that will assist the whole sales process from call to closure thereby optimizing productivity.
- Increase the distribution network of agency channel cost effective manner.
- Exclusive member of the HR team representing Sales to discuss Employee Benefits for lower grades. Maintaining branch budgets.
- Strategies new process for agency development. Developing and ensuring customer satisfaction by maintaining excellent service quality.
- Interacting & developing rapport with all external/internal constituents of client at all levels for maximum client retention and achievement of service revenues.
- Developing new channels and avenues to help the team generate business.

❖ **Monitoring Compliance & Policy**

- Designing and implementing credit policies and control mechanisms to review credit deviations and take corrective actions.
- Key Clients having service requirements; for HO functions that require implementation of initiatives at branches; for HO functions seeking feedback, MIS, etc from the branch.
- Managing Branch & HUB Location and Handling Underwriting Credit & Agency Operation.

❖ **Branch Operation:**

- Access to online Account & Managing fund online and Processing Premium Payments.
- Fund Switch Request Process & Premium Redirection Process & NAV Calculation.
- Duties associated with Branch Operations, Customer Service, Branch Administration
- Risk management and Audit /Compliance & Control framework for the Branch.
- Ensure adherence to service standards/TATs for all transactions/products at all times.

**CAREER ACHIEVEMENT AND AWARDS**

- ❖ **Best Risk, Underwriter & Operation Award:** Got Award by Central Chief Underwriter & Claims Department (Vice President of ICICI Pru., Life Insurance Co., Ltd).
- ❖ **Best Award for Business Operations and Management in RIBG – ICICI BANK LTD.**

**DECLARATION**

I hereby declare that the above all information is true to the best of my knowledge and belief

Date :

Signature,

Place :

( BALAJI M.R )