**CURRICULUM VITAE**

**T.RAVIKUMAR**

H.no: 12-87/3

Srinivasa Nagar, Kodad

Suryapet Dist. M**obile:** +91- 92 93 94 95 40

Telangana - 508206  **E-Mail:** ravikumar.tadepalli@outlook.com

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| **Career Objective**  |

* I would like to associate myself with an organization which helps in career growth and enhance the talent by mutual benefits and see myself in top middle management position.

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| **Professional Snapshots**  |

* A Retail Branch Manager with 15 years’ of experience in the financial sector, Expertise in leading teams for driving overall Business Development, Benchmarking, Revenue Generation, and Branch Profitability.
* An Out-of-the-Box thinker with a flair for identifying & adopting emerging trends & addressing industry requirements to achieve organizational objectives and profitability norms.
* A dynamic go-getter, highly skilled in market forecasting, quick to identify & formulate strategies to exploit business opportunities.
* Adroit in handling business development, identifying & developing new markets, lead generation, client retention and achieving targets.
* Possess credibility & personal integrity that leaves lasting impressions with decision makers, motivate employees and generate loyalty.
* Effective communicator with good relationship building & interpersonal skills
* Strong analytical, problem solving & organizational abilities.

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| **Areas of Expertise**  |

**Business Development/Supervision**
❑ Identifying prospective business, establishing strategic partnership and alliances, generating business from

 the existing accounts and achieving profitability and increased sales growth.
❑ Own all branch banking objectives and overall branch supervision.
❑ Managing & achieving team targets pertaining to cross sell of LI, Jewel Loans, Loan against FD’s, Retail

 and Business Banking Assets, mobilization of Fixed Deposits, & deepening of CA/SA balances.

**Operations Management**
❑ Managing the overall functioning of process, identifying improvement areas and implementing adequate

 measures to maximize customer satisfaction level.
❑ Review branch operations reports for audit purpose, evaluating internal control systems / procedures with

 a view to highlight the shortcomings and exercise control.
❑ Ensuring branch day-to-day operations are carried out by the staff with 100% compliance on daily basis

**Client Relationship Management**
❑ Identifying and networking with prospective clients, generating business from existing accounts and

 achieving profitability and increased sales growth.
❑ Building and maintaining healthy business relations with clients, ensuring high customer satisfaction

 matrices by achieving delivery & service quality norms
❑ To Ensure service quality parameters are adhered and customers receive best in class services. Team

 Management/Training
❑ Leading, managing & monitoring the performance of team members to ensure efficiency in banking

 operations and meeting of individual & group targets.
❑ Determining training needs of the staff and conducting suitable training programs to enhance their
 operational efficiency leading to increased productivity.
❑ Maintaining daily call report and Lead Management Tracker

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| **Career Growth** |

**Axis Bank Ltd.,** Palwancha **May'18 – Sept 2023**

**Manager – Branch Operations Retail Banking. CTC - 8.40 p.a. RRating5/5 for FY 20-21**

Handling Branch Resource team, monitoring the performance of team members to ensure efficiency in banking operations and meeting of individual & group targets.

Coordinating with Asset & other Vertical’s, To Ensure proper lead follow up and conversions.

Periodic review of progress vs objectives.

To ensure compliance with banking rules, regulations & procedures, Management Mandates, adherence to all the prescribed banks process.

To Ensure staff are trained are on Existing & new process implementations.

Handling Grievance cases, resolution and complaint management.

Responsibility of Branch business parameters, Achieving CASA Budgets. Values, Numbers, Cross Sell, Branch profitability, Control on cost to income ratio.

**Sudha Co – Operative Urban Bank Ltd.,** **Kodad Dec’15 - Apr'18**

**Branch Manager – Retail banking**

* Presently working in **SUDHA CO – OPERATIVE URBAN** **BANK LTD** Kodad as a **Branch Manager** from Dec 2015 to till date
* Handling Branch team, monitoring the performance of team members to ensure efficiency in banking operations and meeting of individual & group targets.
* Coordinating with Asset & other Vertical’s, To Ensure proper lead follow up and conversions.
* Periodic review of progress vs objectives.
* To ensure compliance with banking rules, regulations & procedures, Management Mandates, adherence to all the prescribed banks process.
* To Ensure staff are trained are on Existing & new process implementations.
* Handling Grievance cases, resolution and complaint management.
* Responsibility of Branch business parameters, Achieving CASA Budgets. Values, Numbers, Cross Sell, Branch profitability, Control on cost to income ratio.

**HDFC Bank Ltd.,** **Kodad Sept’09 – Apr’13**

**Deputy Manager – Retail banking**

* Worked as **Deputy Manager** with **HDFC BANK Ltd** in Kodad from Sept 2009 to April 2013
* As a Deputy Manager – Personal Banker Role, Motivating executives to drive the business and to . achieve the targets both in terms of numbers and values. Success rate above 120 %
* Responsible for Retail banking new business acquisition like CASA,FD ,LI ,GI and MF
* Looking after Relationship Management, Sales Process Management, Persistency & operational Department.
* Looking over all the operations and foreign currency exchange transactions in the branch.
* Managing the portfolio of Preferred Customers to enhance the Relationship with the customers
* Responsible for implementing, maintaining systems and procedures of the branch and to ensure that

the same are complied as per the prescribed policies.

* Selling products to the exiting base for acquiring new customers for augmenting revenue.
* Exploring business potential, opportunities & clientele to secure profitable business volumes.

**Highlights:**

* **Got Maha Sangram Award for Mar’12, from C.S.Gopinath ( Regional Head )**
* 45 lakhs insurance mobilised in FY 2011 - 12.
* Played a key role in Mobilising 55 Preferred Groups –nearly 150 HNW Customers

**IndusInd Bank Ltd.,** Kodad **June 05 – Sept’09**

**Deputy Manager – Retail banking**

**Growth Path:**

June’05–Mar’07 Marketing Executive, Kodad Branch, A. P.

Mar’07–May’09 Asst.Manager –Customer service Kodad Branch, A.P

May’09-Sept ’09 Deputy Manager – Retail Branch Banking, Kodad Branch, A. P.

* Worked as an **Deputy Manager** with **INDUSIND BANK LTD** at Kodad from June 2005 to Sept 2009
* Promoted as a Deputy manager from Marketing Executive in short span of time
* Effectively mobilised – CASA ,Fixed Deposits, Insurance and Loans ( loan against gold jewellery and loan against warehouse receipts which fall under priority sector advances )
* Identifying and developing new streams for revenue growth and maintaining relationship with

 Customers to achieve repeat/ referral business

* Taking care of cash operations and cash desk.
* Submission of daily reports to Coordinating for audit compliance of the branch.
* Complete End-of-Day activities with strict adherence

**Highlights:**

* **Got Best Performer Award for Mar’08, from Sri. Krishnaji ( Regional Head )**
* 3 crore Term Deposits Mobilised in FY 2007 - 08.
* Played a key role in Mobilising Gold Loans and Warehouse Receipts Loans

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| **Academics**  |

* Master’s in Business Administration (M.B.A) Specialized in Marketing and Information systems from . . OsmaniaUniversity in May 2005
* Bachelor of Computer Application (B.C. A) and Specialized in Computer applications from .

 Osmania University in April 2002

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|  **Project Experience** |

* **Project:** Customer Satisfaction on Product Supply in MYHOME CEMENTS.

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| **Technical skills** |

* **Operating System** : windows XP, windows 7
* **Packages** : DISM

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| **Certifications** |

NCFM Series V – Mutual Funds – Beginners Module Certification / IRDA

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| **Personal Details** |

Father’s name : T.Govinda Rao

Mother’s Name : T.Mahalaxmi

Date of Birth : 25th Aug 1981

Sex : Male

Marital Status : Married

Nationality : Indian

Languages Known : Telugu, English.

PAN Card : AFVPT8827J

ADHAAR Card : 2009 5295 5806

**DECLARATION:**

I hereby declare that the above information is true and Particulars stated above are correct to the best of my knowledge and belief.

**Place: T.RAVIKUMAR**