

# Ranjith K

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## Banking Management Profile

Over Four Years and seven months of professional experience in the Branch Operations vertical in handling cash, Inward and outward remittance, forex Card handling, insurance, pension, and customer service (Gold loans, Home loans, Individual loans, and Group loans) Strong persuasion skills. Excellent communication and organizational skills. Proficient in spreadsheet, word processor, database, and financial analysis. Ability to interpret financial data company policies and its rules and regulations as on priority. Excellent leadership and monitoring skills. Ability to calculate amounts and figures like percentages, discounts & interest

### KEY IMPACT AREAS

- Banking Operations Management
- Strategic Business Planning
- Marketing Management
- General Administration
- Product Management
- Client Handling
- Revenue Generation
- Resource Optimization
- Team Leadership

### PROFILE SUMMARY

- Demonstrated expertise in overcoming complex business challenges and making high-stakes decisions using experience-backed judgment, strong work ethic, and irreproachable integrity
- Proven track record of driving sales within teams and processes with ability to ability to trigger growth through implementing leadership initiatives in dynamic business environments
- Acknowledged for consistently accomplishing business and revenue targets across professional career
- Initiate brand-building activities for retaining/ enhancing existing market share across the assigned territory
- Prepare business forecasts, and sales pipelines based on business potential, opportunities, and clientele to secure profitable business volumes
- Maintain updated knowledge of various companies for effectively resolving client queries and upholding a competitive edge
- Competent in optimizing team dynamics uniting diverse agendas to a common goal and harnessing strategic and operational drivers to deliver results as well as turning around weak businesses

### EDUCATION

- MBA (Finance), VTU Mangaluru
- B.Com (Accounts), Vivekananda Degree College, Mangaluru University

## WORK EXPERIENCE

### HDFC Bank Pvt Ltd, Bangalore, India

Assistant Manager – Operations, Sep 2021 – Sep 2023

#### Responsibilities:

- Assistant Manager in operational departments in Retail branch involved in conducting error-free financial transactions, and ensuring satisfactory branch audit
- Adhered to RBI guidelines, and Standard Banking guidelines and see to that no deviation occurred in the transactions
- Provided customers best service, assisted, and guided them with the varied online products, and apps of the bank, and made them comfortable with the online banking service
- Dealt with Forex transactions which include FCY cash, cheques, inward & outward remittances, and with Multicurrency card loading & cash-out process
- Monitored high-value, suspicious, and fraudulent transactions, and on finding such transactions took necessary steps to file & report such cases
- Cross-sold products & services. got referrals from existing customers & contributed to meeting self and branch business targets
- Input NEFT, RTGS, fund transfers, booking & cancellation & liquidation of RD, FD, MC, DD. Maintained Cheque Returns, account closer process, and account opening process

### Jana Small Finance Bank Ltd, Bangalore, India

OAC (Operator Assistant Cum Cashier), Branch Operations/ Bangalore, Feb 2019 – Aug 2021

#### Responsibilities:

- Maintained the database for the assigned branch
- Identified customer's needs and closed deals only after systematic consultation
- Monitored insurance claims and pension claims records
- Reviewed and resolved customer complaints within the stipulated time

## PERSONAL DETAILS

- **Nationality:** Indian
- **Languages Known:** English, Hindi , Tulu and Kannada