

EVIN GEORGE PUNNOSE



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CAREER OBJECTIVE

Seeking Managerial or Supervisor level assignments in Branch Operation and Back-end Operations with a reputed organization.

PROFILE SUMMARY

- A seasoned professional with **nearly 17 years** of experience in **Branch Operations, Cahier Job, Back-end Operations, Customer Servicing, Sales and Business Development, Reporting & Documentation and Team Management**
- Instrumental in heading complete branch operations; comprehensive experience in delivering exceptional results through branch business development, client management & resource planning
- Demonstrated experience in creating & executing branch business plans, ensuring branch profitability and planning, implementing & managing areas of responsibility to facilitate continuous improvement
- Proficiency in monitoring various branch operations and maintaining long-term customer relationships through the provision of high quality service
- Competent in networking with prospective clients, generating business from the existing accounts by explaining the financial services offered to them and helping them to take right decisions
- Adept in managing & leading teams for running successful process operations & experience of developing procedures, service standards for business excellence
- Skillful in organizing, interpreting and communicating information / data to facilitate the decision-making process of the top management
- Possess excellent interpersonal, communication and organizational skills with proven abilities in training & development, customer relationship management and planning

CORE COMPETENCIES

Banking Operations Management

- Conceptualizing and implementing competent plans with a view to penetrate new accounts and expand existing ones for a wide range of banking products / services

Client Relationship Management

- Managing customer centric banking operations & ensuring customer satisfaction by achieving delivery & service quality norms
- Ensuring that highest service standards are maintained for servicing of clients and maintaining minimum turn-around-time; maintaining healthy business relations with clients for cross selling various banking products

Business Development

- Exploring new business opportunities / avenues to increase market share
- Ascertaining new streams for revenue growth & developing plans to build consumer preference
- Identifying prospective clients, generating business from the existing clientele to achieve business targets
- Maintaining cordial relationships with the channel partner for expanding the business & resolving the queries & complaints for achieving high customer satisfaction



Team Management

- Training & monitoring the performance of team members to ensure efficiency in banking operations and meeting of individual & group targets
- Conceptualizing new ideas for training and development of the work force for inculcating discipline, culture of quality and respect for human values

EMPLOYMENT CHRONICLE

June'2018 – June'2024: Federal Exchange, as Branch In-Charge



Key Result Areas:

- Increase overall sales and profitability of the branch assigned
- Improve customer services and add new channels of services through agents/correspondent relationships
- Optimum utilization of available resources and manage cost of operations and make the business profitable
- Mitigate business/operations risk including overseeing Aml/Compliance processes being adhered by all its staff in the branches.
- Responsible to manage entire branch operations and improve customer experience and guide the entire branch staff to be result oriented.
- Provide on the job training and effectively display positive man management skills.
- Work closely with senior management and expand business network and find new opportunities to generate business revenues without compromising on compliance or Aml procedures.
- Maintains sound customer relations and professional after sales service.
- Providing good direction and motivation to Team members.
- Maintain and ensure top quality operational efficiency.
- Follow up customer satisfaction by after sale service and ensure the quality of service and modify by Improving services
- Work closely with senior management and expand business network and find new opportunities to generate business revenues without compromising on compliance or Aml procedures.

Oct'2017- Mar'2018: Alliance Insurance as freelance Business development executive

Key Result Areas:

- Selling all types of insurance product to potential customers.
- Approaches potential clients by utilizing mailings and phone solicitations.
- Maintains sound customer relations and professional after sales service.
- Follow up customer satisfaction by after sale service and ensure the quality of service.
- Determines clients particular needs and financial situations by scheduling fact finding appointments.
- Develops a coordinated protection plan by calculating and quoting rates for immediate coverage action and long-term strategy implementation.
- Obtains underwriting approval by completing application for coverage.

Oct'2011- Mar'2016: Emirates India International Exchange Ltd., Fujairah Branch as Branch In-Charge



Key Result Areas:

- Shouldered the responsibility of allocating and overseeing all work performed in the branch and looking after all areas of operations in accordance with established company policies/procedures, objectives and applicable laws
- Accountable for meeting corporate customers for Corporate Remittance and WPS
- Developed a culture and a team that works together to meet customer needs and achieve desired results through management decisions, communication and behavior
- Maintains sound customer relations and professional after sales service.
- Providing good direction and motivation to Team members.
- Maintain and ensure top quality operational efficiency.
- Responsible for providing estimates of Foreign Exchange FC trading rates with customers
- Controlled the processing of inward and outward remittances of the branch
- Entrusted with the responsibility of monitoring daily transactions to ensure compliance's set by Central Bank of U.A.E. in relation to Anti-Money Laundering Law
- Handled query posting and complaints from customers to correspondent banks and affiliated organizations
- Created various account entries

June'06 – Sep'11: UAE Exchange & Financial Services Ltd., Kerala, India as Branch Head



Key Result Areas:

- Entrusted with the responsibility of maintaining communication between the branch and management by preparing daily, weekly, and month-end reports regarding operations and productivity
- Maintains sound customer relations and professional after sales service.
- Providing good direction and motivation to Team members.
- Maintain and ensure top quality operational efficiency.
- Managed all the marketing activities for the development of branches and sub-agents
- Imparting training and guiding staff to fulfill business planned goals
- Scrutinized office activities including number of transactions, loan volume, business volume, etc.

PROFESSIONAL QUALIFICATIONS

- **MBA (HR & MARKETING)** - Anna University, Tamilnadu in 2005
- **Bachelor of Chemistry** - M G University, Kerala in 2003

IT SKILLS

- MS Office and Basic Internet Applications

PERSONAL DETAILS

Date of Birth: 1st March 1983
Address: Flat 301, Aboud Building, Cinema road, Khorfakkan, Sharjah
Marital status: Married
Languages Known: English, Hindi, Tamil and Malayalam
Driving License: Holding a valid UAE driving license