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Anil Kumar

Objective

To excel in organizational functions and roles by utilizing managerial skills and talent acquired as experience in various fields.

Experience

02-04-2018 to 18-08-2021 **Axis Bank Ltd as Branch Head at Hampankatta Branch:**

- Playing a leading role in running a successful branch by making the right choices to deliver excellent results and achieve retail goals.
- Responsible for the profitability and maximization of return on Capital Employed within the branch.
- Developing, Implementing and maintaining a business plan for the branch and focusing on achieving customer acquisition, retention and cross sell.
- Enforcing the Bank's policies, principles and procedures and adherence to regulatory requirements.
- Responsible for managing, training and motivating of all branch staff towards the process and products of the bank and various policies.
- Ensuring excellent customer service and compliance of internal / external audit guidelines and statutory mandates of statutory and other regulatory bodies.
- Ensured the branch is a profit center by meeting set bench marks of CASA , Gold Loan ,Break even, profitability and overall in charge of monitoring of all costs/expenses for the branch
- Ensuring High Net worth clients are persuaded to avail the private banking products, services and advisory etc.

04-Oct-2014 to 12-Mar-2018 **HDFC Bank Ltd as Branch Manager at Karwar Branch:**

- Strategically plan for Business Development of the branch with the available resources by understanding their core competencies and meeting the branch targets set under liability, assets, IPG and other products
- To bring the deferent aliments of a activity in the organization into an efficient relationship
- Monitoring of all complaints received and ensures that they are closed within TAT and improved the customer communication on closures and preventive complaint management and handling of all Senior Management/MD Escalations, Banking Ombudsman complaints on priority and ensuring satisfactory resolution of the same.
- Conducting internal checks and controls on a periodic basis and monitoring of CH 106 and CH 126 calling. As vault custodian is responsible for all hygiene factors are under control and all AML alerts are investigated and responded to within TAT and periodic review of key register vis-a- vis Attendance register maintained at branch.
- Monitoring hygiene parameters for the branch like Depletion, Account Activation, AOD FTNR, Instructions FTNR, Demat FTNR and updations of weed out data base.
- Review of suspense monitoring, large cash transactions and suspicious transaction reporting / registers at the branch on a fortnightly basis and effective migration of portfolio customers from physical mode to digital platform and oversee all clearing operations at branch under Single city Initiative.

Sep -2012 to Oct-2014 HDFC Bank Ltd as Welcome Desk at Karwar Branch:

- To be the first point contact with the customer in the branch, provide customer service and product information.
- Responsible for account opening both current & Saving account and Fixed Deposits.
- Customer acquisition through sales to walk in customers, referrals from walk-ins for current account, saving account and Demat accounts
- Deliverables Custodian, Handle balance enquiries of walk-in customers, Collection of Foreign Currency Cheques.
- Cross sell of direct banking channels to walk-in customers to deepen relationships
- Responsible for report generation & filing
- Retention of accounts: Enhance the value of existing portfolio of current account & saving account customers.
- Responsible for high quality service, customer relationship management, Queue Management & Branch Audit & Compliance

April-2010 to Aug-2012 Axis Bank Ltd As Business Development Executive at Udupi Branch :

- Reporting to the Branch Manager the primary responsibility was to achieve business of the branch like retail liabilities, retail assets and TPP products (Mutual Fund, Life Insurance, Demat, and Online trading Accounts).
- Handling customers, enhancing and deepening the relationships and acquire the new business to achieve branch business target and making the bank as one of top financial shop for high net worth customers
- Exposure to the various functional areas and operational aspects at the retail level. Handling branch operations, cross sell and customer's interaction was the key objective.
- Achieving consistency in delivery of services and excelling benchmarked service levels

Dec -2006 to Nov -2010 HDFC Bank Ltd As Branch Sales Officer at Udupi Branch :

- Primary responsibility was sourcing new CASA accounts and build the relationship with the customers by servicing and getting more references and also for cross sell.
- Non disclosure of customer information to any bearer or third party.
- Providing the customer necessary with necessary forms / Brochures on request and correct product information is disseminated.
- Was responsible for achieving branch sales target.

Achievements

- MDRT Qualifier for 2020-2021 on Life Insurance.
- Qualified for Marvelous March 2021 on Life Insurance HO Campaign.
- RA Icons Award 2020 -2021 on Retail Assets Business
- Digital Champion Award 2015-2016
- Best Performer of the Circle 2015-2016
- Best PB Award 2014-2015
- Silver Award 2013-14
- Attended 3 days work shop at SCMHRD, Pune as a special recognition for Life Insurance contest held by Axis Bank in 2010

Education

2004	Mangalore University Mangalore,
Bachelor of Arts	
2001	Karnataka Pre-University Board, Bangalore,
Intermediate (10+2)	
1999	Karnataka Secondary Education Examination Board,
Bangalore Matriculation (S.S.L.C)	

Computer Knowledge**PGDIT**

MS Office : Word, Excel, PowerPoint
DTP [Adobe] : Photoshop, PageMaker, CorelDraw
Accounting : Tally
Languages : C , C++, Visual Basic, Oracle (SQL)

Mice Kundapur,**Extra Curricular Activities**

- Participated In Inter College Cricket Tournament
- Participated In Inter College Shuttle Badminton Tournament
- Participated In Inter College Kho-Kho Tournament

Languages

English, Hindi, Kannada, Tulu

Hobbies

Playing computer games, cricket, Browsing internet, Riding Motorcycles.

Personal Information

Fathers Name : Basava Shettigar
Date of Birth : 12th December 1983
Marital Status : Married
Sex : Male

Declaration:

I hereby undertake that the details mentioned above are true to the best of my knowledge and Belief.

Date:

Place: Mangalore (India)

(Anil Kumar)