M.Venkitachalam

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| **Email:**venkytpnc@hotmail.com | **Tel:9600278899** |

**Career Objective**

**Be part of an organisation which can help me to enhance my relationship, analytical and leadership skills and knowledge.**

**Professional Experience**

Professional experience of 20 years, with 17 years in banking

Accounting Finance Treasury Banking mainly in advances for corporate and SMEG.

**ASSOCIATE DRECTOR – COMMERCIAL CLIENTS**

7 years of experience in delivering optimum results and business values in high growth environment.

* Decisive and result-driven professional with experience in strategic planning, portfolio management for corporate and commercial clients across banking industry.
* Proven ability to build a good prospective client pipeline and profitable client relationship. Thorough understanding of application of regulatory, organisational policy and customer needs. Demonstrated ability to exceed goals and provide valuable financial advice. Deliver strong/sustainable revenue streams and build strong portfolio with strong account plan and monitoring exercise.
* Consistent performance track record with right mix of leadership with sound business practices to ensure optimum revenue with a focus on customer satisfaction to build strong enduring relationship. Ability to involve teams to meet/exceed customer demands with excellent work habits.

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| Present profile  Organisation | :  : | **Relationship Manager**  Standard chartered Bank |
| Joined on | : | **May 2013** |
| Work description | : | Managing the Medium Enterprises portfolio of Coimbatore  Centre. |
| * Setting up regional and individual RM target and make account wise plans; * Identification of the new to the Bank clients as per Bank acceptable credentials; | | | | |
| * Part of the client management team, involving senior level executives and other execution team and client negotiation and closure : * Ensuring the portfolio standards are maintained as per Bank’s Guidelines while generating optimum revenue; * Detailed credit assessment and analysis of customers and taking corrective actions in case of variance from the expected performance standards; * Accomplished ~INR 1100 Mio new business for the bank in the past two years; * Post sanction monitoring and audit responsibilities with identification of early alerts on problem accounts and taking suitable remedial action; * Have leadership experience of five member team. * Actively participated along with process and governance team for facilitating process notes with feed back on likely impact on customers and accepted banking processes.   **Other Professional experience:**  **Centre Manager – Wholesale Banking – IndusInd Bank Ltd ( October 15, 2011 to 07th May, 2013**   * Lead a team of two Relationship Manager and a credit Analyst; * Account planning, yearly budget, annual target setting and employee review; * Meeting customers where the relationship is new to the bank and regular interactions/meeting with existing customers; * Identification of risk factors, early alerts, reporting of alerts to suitable forum, and taking corrective actions; * Involved in pipeline discussion, senior level client meeting, closure discussions, and tracking the achievement. * Revenue target achievement and running the profit centre; * Employee planning and resource allocation, cost control of the corporate division; * Managing audit and other compliance requirement and ensure maximum valet share of corporate clients.   **Relationship Manager – Wholesale Banking -ING Vysya bank ( December 2008 to October 11, 2011)**  **Designation: AVP**  Building new relationship for the Bank after analysing, understanding the business requirement through constant meeting and through suitable funding structure.   * Management of existing relationship so as to build a sound book in the wholesale Banking space; * Deepening existing relationship and get the maximum share of valet from the relationship. * Relationship widening by offering various products to suit the customer requirement; * Handled an asset portfolio of INR 2800 Mio with a fee income of INR 150 Mio. * Addressing customer concerns and getting them sorted out by maintaining close co-ordination with various product partners like trade. * Handled an asset portfolio of INR 2800 Mio. * Maintenance of sound portfolio with constant monitoring and follow up efforts; * Team consisted of a credit analyst, documentation manager and two trade mid office staff members; * Recognised for IRIS representative along with other relationship managers in South.   **Account Relationship Manager –SMEG - ICICI Bank Limited ( June 2004 to December 2008 )**  Gained professed knowledge in various roles essential for credit roles like documentation, appraisals  and relationship.  Areas of work:  Operations Management   * Takeover of Sanction Letter from Sourcing Team, confirmation of KYC guidelines and Ensuring disbursement within scheduled turnaround time. * Putting credit appraisals for renewals and for expansion or for new projects. * Interacting with clients through email and conference calls to review and resolve operational issues in coordination with other departments in peer group and implement new process . * Preparing weekly/monthly MIS and other monitoring reports to Regional Heads .   Process Management   * Ensuring that all sanction terms are complied with and monitoring of assets to ensure portfolio quality * Ensuring maximum utilisation of limits and cross sell of Bank’s other product like insurance, fixed deposit, Mutual Fund etc. * Renewals of limits and assessment of enhancement/additional fund requirement of the Customer. * Achieving Good order Index in customer service. * Ensuring outstanding rating in Audit of portfolio.   Quality Management   * Ensuring accuracy and correctness of data and sanction terms in Symbols and Finacle by verifying interest rates, repayment schedule. * Ensuring the accuracy and correctness of all transactions as per the Manual on delegation of Powers to various sanctioning Committees. * Achieving and maintenance of 5S and other quality measures in Record maintenance.   Achievements:  Recognised as star Performer for the month of August 2006 and March 2007 from South Zone for achieving the maximum number of Disbursement, Cross sell, Revenue and excellence in compliance.  Handled a team of Relationship Managers of four numbers and a portfolio of 50 asset relationships with total exposure over 200 crores.  Compliance champion for the quarter ending 31.03.2007.  Training & Development  Credit risk certification and credit skill assessment.  II. Other Professional Experience:  1) Finance head for Kerala region with **Stock Holding Corporation Of India Limited** from  May 2000 to June 2004.   * Finalization of Monthly Trial Balance and Certification by the Statutory Auditors. * Preparation of Monthly MIS, Budgets and analysis of variances. * Implementation of segmental accounts analysis in the organization for its various products. * Handling customer billing and client grievances. * Reporting on Branch performance and Annual assessment of branch viability to HO.   Attended corporate training for one month at ICSI-CSIR training centre at CBD Belapur, New Mumbai on Capital Market and newer products and by AMFI on awareness of Mutual Funds.  2) Associated with **M/s Jayakumar and associates** , Kochi as Audit Manager for two years.  The profile includes managing a team of ten articled Clerks, formulating audit programme and to manage the Audit within the allotted time.  Finalisation of Audit Report and presenting the same to Partners before publishing was also given second to none position.  3) Involved in the Project of rehabilitation program formulation of **TELK Ltd**, Kochi and has represented as finance professional in the brain storming session along with engineering and other professionals.  4) Completed the Article ship training with Mr.P.E.Peethambaran & Co., a reputed chartered accountant firm in Kerala.  **Academic Credentials**   |  |  |  |  | | --- | --- | --- | --- | | **ACA** | Institute of Chartered Accountant of India | 52% | ’Nov-1999 | | B.Com | Mahatma Gandhi University | 74% | Mar-1994 | | **ICWA (Inter)** | Institute of Cost and Works accountants of India | 51% | Dec-1996 |   **IT Exposure :**  Proficient in working with Banking Software – FINACLE etc.  Microsoft Windows (Word, Excel, Power point), MS Access.  Working knowledge in SQL and other unix based computer software. | | | | |

**Personal Dossier**

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| **Date of Birth** | : | **01-03-1974** |
| **Father's Name**  **Martial status** | :  : | **V.Mahadevan.**  Married. |
| **Languages known**  Other interests | :  : | English, Malayalam, Tamil and Hindi.  Music ,Reading, movies. |
| **Address** | : | B706, Central Park apartments  Sathy Road, Saravanam Patti, Coimbatore – 641 035. |