



SURYA R


Senior Banking Officer

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 Puducherry

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Executive Summary: A results-driven banking professional with experience in branch operations, sales, and credit monitoring. Currently responsible for loan recovery, renewals, stock verification, and insurance follow-ups with branches. Skilled in risk management, compliance, and process optimization to enhance operational efficiency. Known for strong coordination abilities, attention to detail, and a proactive mindset.

WORK EXPERIENCE

Senior Banking Officer

City Union Bank Ltd

 2019 - current  Tamilnadu

- Credit risk portfolio monitoring to ensure adherence to approved terms, maintaining high-quality risk assets
- Regular monitoring of insurance policies and stock statements submission.
- EWS monitoring, report preparation, and team communication
- Loan disbursement documentation compliance with bank policies and regulations
- Regular follow-up with branches for OD account limit renewal
- Ensured KYC, CIP, CDD compliance and monitored AML transactions.
- Perform credit analysis, review documentation, and monitor financial covenant compliance.
- Evaluate and monitor collateral valuation processes for accuracy and risk mitigation

Engineer

Ikya Human Capital and Solutions Pvt Ltd

 2015 - 2017  Tamilnadu

- Operation and Maintenance of BTS, BSC and Transmission Equipment's and Hardware and Software up-gradation. Proactive in foreseeing problems in equipment, service and come forward with solutions before crop up.
- Guided the team for various technical troubleshoot occurred in this field.

Technician

Evolve Technologies and Service Pvt Ltd


 2015 - 2015  Tamilnadu

- Supervise and maintenance of telecommunications equipment and AC and DC power required for telecom equipment's

EDUCATION


Master of Business Administration (M.B.A) Operations and Marketing Puducherry University

 2017 - 2019

 Puducherry

Bachelor of Technology (B.TECH) Electronics and Communication Engineering Puducherry University

 2010 - 2014

 Puducherry

SKILLS

- Banking Operations
- Credit Appraisal
- Credit Monitoring
- KYC & AML
- Risk Assessment
- Financial Analysis
- Credit Underwriting and documentations

CERTIFICATIONS

- Junior Associate of Indian Institute of Bankers (JAIIB)
- The Fundamental of Digital of Marketing
- Introduction of SQL