

SURYA R

Banker | Credit Analyst | Web Designer | Sales & Marketing | Quality |

Cell No: 9488578896 Email: suryarm9696@gmail.com

Born on **15th April 1993** & Dwelling at # 79, Sankaradoss Street, Puducherry -605001



Hello! I'm Surya. Experienced bank professional with over 4 years of experience in Credit, risk assessment, credit monitoring and customer service. Skilled in analyzing financial data, assessing risk, and developing strategies to improve organizational efficiency. Proven record of accomplishment for delivering high-quality customer service and building long-lasting relationships with clients. Adept at working independently or as part of a team to achieve organizational goals. Seeking a challenging role in the banking industry that will leverage my skills.

EDUCATION

JAIIB (Junior Associate of Indian Institute of Bankers.)-Completed

M. B. A. • DEPARTMENT OF MANAGEMENT STUDIES, PONDICHERRY UNIVERSITY, PUDUCHERRY• 2017-2019• FIRST CLASS

Completed M. B. A. with specialization in Operations & Marketing with a CGPA of 8.14.

B. TECH. (Electronics and Communications Engineering) • 2010-2014• PONDICHERRY UNIVERSITY, PONDICHERRY • FIRST CLASS

First class with a CGPA of 6.96 in a scale of 10 @ Sri Manakula Vinayagar engineering college, Pondicherry. Pondicherry University

12th (Computer science) • 2010• PETIT SEMINAIRE HIGHER SEC SCHOOL, PONDICHERRY • FIRST CLASS

First class with a percentage of 81.5 %.

SKILLS

BaNCS , Credit and Risk mgmt OUTBOUND MARKETING POWER BI, SQL, MS EXCEL HTML/CSS

SHORT TERM COURSES

INTRODUCTION TO SQL

Interested in Database management, hence this course is pursuing at Udemy.

HTML, CSS & JS FOR WEB DEVELOPERS

Interested in Web designing, hence this course was pursued at Coursera.

The fundamental of digital marketing Interested in digital marketing, hence this course was pursed at Tutorial point.

Extra – Curricular: Photography | Trivia and Quiz Clubs | Bike travel | Rubik's solver







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WORK EXPERIENCE

August 2019-	Relationship Officer II (Senior Associate)
Present	City Union Bank Ltd
	 Process Documentation for loan and disbursement compliance with bank lending policies and procedures and regulatory requirements. Prepared all types of loan documentation requests in a centralized environment. Managing day-to-day operation of the branch and ATM loading & Admin activity. Excelled in customer service, built and maintained relationship with HNI clientele. Regular client engagement for limit utilization, limit enhancement. Opened account following KYC,CIP, CDD & monitoring the transaction for AML and Outward/ Inward remittance .
	Senior Banking Officer – Credit Monitoring Department
	 Coordinate with branch for recovery of Probable NPA,SMA 0,SMA1,SMA2 and ensure collection due within timeline. Perform credit analysis, review documentation and monitor ongoing compliance with financial covenants within an assigned portfolio of borrowers. Regularly check and monitor of insurance policy and stock statement.
	• Keep regularly chase and follow up with branch for limit renewal for OD account.
December 2015 –	Engineer
June 2017	Ikya Human Capital solutions Pvt Ltd (worked for Huawei Telecommunications)
	 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 they crop up.
	\circ Guided the team for various technical troubleshoot occurred in this field.
April 2015–	Technician
December 2015	Evolve Technologies & Services Pvt Ltd
	o Supervise and maintenance of telecommunications equipment and AC and DC power required for telecom equipment's.

PROJECTS & INTERNSHIPS

- B. TECH. project was submitted on the title, "Performance analysis of chaotic communication usinggame theory"
- M. B. A. Summer project INTERNSHIP was done @" EATON POWER QUALITY PVT LTD" on the title " A STUDY ON COUNT CONTROL OF RAW MATERIAL AT RECIEPT STAGE AND IN- PROCESS STAGE AND ABC ANALYSIS"
- M. B. A. Winter project INTERNSHIP was done @" **TVS SUNDRAM FASTENERS LIMITED**" on the title" **APPLIED LEAN SIX SIGMA TOOLS TO IMPROVE THE OPE AND OEE OF THE MACHINE 24B4S-I**

SURYAR, hereby declares that all information cited above is true to the best of his knowledge and belief. In addition, this document is prepared with utmost care and honesty to be error free.