

SIDDALINGESH

Senior Manager

Profile

- A dynamic professional with **over 15+ years** of experience in Financial Planning, Risk Analysis of credit, Strategy Planning, Branch banking sales, Expertise in Govt as well as & co-operative bank business and Branch Operations and Audit compliances
- Deftness in enhancing financial processes; reviewing complex financial data to facilitate strategic financial planning and growth of the organization

Work Experience

APR- 2021 To Till Date	Axis Bank Pvt Ltd, Davangere Cluster RM (TASC and GOVT Business) Grade: Senior Manager CTC:12.06(After last FY appraisal). Roles and Responsibilities: • Handling the Trust business and Govt Channel and Segment NTB business of entire cluster i.e. totally handling Eleven branches business from the segment and as well as channel business from the education and intuitions and Govt business. • Manage the existing Government Relationships and enhance and deepen their overall relationship with our Bank Get more Liability Values from Competition. • Acquisition & servicing of Govt. clients in the field of Municipal Corporations, State Government Departments , Central Government Departments , Govt. PF Trusts, Embassies, Gram Panchayats, Govt. Boards & Development Authorities • Develop, achieve and inflate HNI, NRI customer by providing service in financial planning and investment. • Creating financial solution to the clients for the fees collections and payments Digital fees collections. • Handling the ETB business growing in the NTB business and ETB business. • Managing the assets business i.e. home loan, gold loan, LAP, SEME and even making the cluster TASK TPP product achievement same as reporting to the Circle head. • Selling TPP business, qualified for MDRT • Achieving the month on month growth in the MTD business and adding the value to YTD business
DEC-2020 To MAR- 2021	UJJIVAN Small Finance Bank LTD, Bangalore Branch Manager Grade : Manager. Roles and Responsibilities: • Direct all operational aspects including distribution operations, customer service, human resources, administration and sales. • Assess local market conditions and identify current and prospective sales opportunities. Meet goals and metrics • Develop forecasts, financial objectives and business plans • Manage budget and allocate funds appropriately • Bring out the best of branch's personnel by providing training, coaching, development and motivation



Contact/Current Address-

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Skills

- Service quality & sales
- Accounting fundamentals
- Strong leadership ability
- Small business loan & cash management products
- Business development
- Bond building with HNI clients.
- Portfolio Management entire branch.
- Knowledge of retail banking products and services
- Emp development & training
- Regulatory compliance
- Operational excellence

	• Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities • Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities • Address customer and employee satisfaction issues promptly • Network to improve the presence and reputation of the branch. • Stay abreast of competing markets and provide reports on market movement and penetration	AWARDS Best MTD Achiever 2020 Best Ops Manager 2018 Best FDO Axis Bank at Hubli Cluster Best Performer in the Gadag Branch (On CASA & TPD Selling) on Mar'14 Best BOSH, CASA & Wealth Performers on March'11-12 Best Opex Controller & Forex Award on January'12 Best cluster performer pan India Jan-Mar 2022 Best contributor of the year award 2022-23, ICICI Lombard CERTIFICATIONS • JAAIB Certified -2019 • AMFI Certified in 2019 • IRDA Licensed (SP Certification) in 2019
NOV 2018 To AUG 2020	IDFC FIRST BANK., DAVANGERE Branch Manager –M-1 Grade: Manager. Roles and Responsibilities: Acquisition of NTB business in CASA, portfolio management of the branch, controlling the branch administration and finally handling the branch team of the employees. • Handling the Govt business and handling and managing the Retail HNI customer portfolio. • Run with the Team for taking the Government accounts of NTB business to increase the SA portfolio and for CA business run with TASC business new customer acquisition. • Managing the co-operative bank business (call money, short term FD booking) • Overseeing approvals of loans, lines of credit, and other fiscal plans • Regulation legal cases of customer complaints and compliances. • Handling the all products and services of CASA portfolio of the branch, New Govt business handling and management, TW sales and collections, CV sales & collections, Gold loan process and sales, HL, LAP sales, Micro Mortgage, personal loans & Business loans, micro lending for women's and finally handling the MSME sales. • Increasing bank's number of accounts • Control the entire team of sales, collections and finally handling and controlling administration of the branch. • Directing all operational aspects including Audit and compliance, Customer service, human resources, administration and sales in accordance with the bank's objectives. Providing training, coaching, development and motivation for bank personnel. • Preparation and achieving MTD and YTD plans in CASA budget, implementations in activation plans of all team employees in TPD products like life Insurance, General insurance. • Recruiting the team for the sales of liabilities and assets as per the budgetary given to the branch.	
MAY 2016 to Aug 2018	DCB BANK LTD, DAVANGERE Branch Service Operation Manager DM-2 Roles and Responsibilities: • performing intermediate duties and support related to branch operational activities and financial services • Processes all new account transactions maintaining the FTNR zero error in AOF as well as Amendments • Maintain the branch CASA balances and increasing the ETB balances. • Cross-selling the GOLD LOANS, LI, GHI, GI and acquire NTB accounts. • Maintain the Outstanding Audit Rating of the branch continually branch got Adequate Control which we are scored 89% in the branch control in the process of Audit and compliances.	

	- Continually every year got star performer in the FTNR process of AOF of Gold loan and customer complaints. - Obtain the mortgage loans, housing loans, SME loans, Term loans process checking the eligibility - Discussing the Circulars in Regional level and giving the training on NEW KYC changes at AOA and Amendments. - Handling the audit of the entire branch controlling. - Handling the CASA portfolio, handling the HNI customer's sales and services.	PERSONAL DETAILS DOB : 18 th May, 1981 Permanent Address: S C Savadatti, H. No. 3515/B1, Kalyan Nagar Vidyanagar Hubli – 580031 Karnataka Languages Known: Kannada, Hindi and English Reference: Satish Dumannvar State head, Samasta Finance, Bangalore Ph no: 9886300608
July 2015 to Mar 2016	Ratnakara Bank Limited, Dharwad Personnel Banker Authorizer and CS-(Ops Liability)-DM-1 Roles and Responsibilities: - Maintain the Branch FTNR Zero tolerance. - Daily attending CTS clearing P2F sessions. - Attending the Lead bank meeting preparing LBC file forwarding the same - Acquiring new accounts NTB as well as ETB. - Updating the ETB balances of the branch. - ATM verifications Onsite as well as offsite. - Audit controlling proper maintain the compliance and follow-up. - Reporting the ASOM on daily basis.	
Mar 2013 to June 2015	Axis Bank Limited, Gadag Deputy Manger-FDO (Operations Liability) AM-2 Roles and Responsibilities: - Oversaw Branch Operations, CTS Clearing, Cash Operations, Clearing Reconciliation & Cheque Management System, Warrant uploading, CBSS Cheque printing and uploading - Monitored & managed Office Accounts, Customer Services - Responsible for Audit Compliance Ratification of Audit Report, Opening New Accounts (NTB) and expanded the account continuously, filled the IPG Target like Life Insurance, General Insurance, Health Insurance, Mutual fund NFO & other cross cell filling - Managed the HNI Customer Portfolio, Took care of TCDC, Demat Desk Operations. - Looked after the execution of cash & remittance transactions at branch - Recognized prospects for cross-sell of innovative products (CASA, FD, Insurance & Investments) - Finally Handling the Team of the branch, Team size is seventeen.	
Aug 12 To Mar 13	Gurusiddeshwara Co-op bank, Limited, Hubli Branch Operations Manager AM1 Roles and Responsibilities: - Directed banking operations bank; CASA, new account openings to guide workforce and NPA recovery - Supervised several loans & advances to small scale industries & housing loans - Identify issues attributing to account delinquency and discuss them with management. - Review and monitor assigned accounts and all applicable collection reports.	

Nov 2005 To Jul 2010	PROJECT MANAGER. HUBLI-DHARWAD MUNICIPAL CARPOARTION, HUBLI. • Handling the Projects of Hubli Dharwad City Development Strategy with budgetary planning. • Financing and funding for the ward wise budgeting of municipal corporation. • Calling tenders for the vendors for the city development projects. • Making the planning future requirements of the city development funding and conducting the meeting with financial committees.	
CORE COMPETENCIES		
○ Endowing with support to all branch operations ○ Building up strategies ○ Competencies related to contextual sensitivity (power structure management) ○ Management of initiatives ○ Introduction of innovations ○ Resilience and effective coping through problem solving ○ Effective task execution ○ Interpersonal competence and leadership		
EDUCATION		
May - 2005	MBA in Finance from KLE IMSR, HUBLI, Karnataka University with 63%	
May- 2003	B.Com. from KLE JGCC, HUBLI, Karnataka University with 67%	