

N. Sabari Rajan

Kandivali W, Mumbai
Dob :- 04.05.1969

Mobile: 9323806601

E-mail: sabarirajann@gmail.com

Profile in Nutshell: A seasoned professional with over 30 years of multi-faceted experience Banking Operations, Risk Management, Client Relationship Management in Banking & BFSI Sectors

Key Strengths

- Extensive domain expertise of over 30 years in banking and financial services industry
- Core expertise in managing banking operations with key focus on optimal utilization of resources
- Result oriented approach for streamlining routine operations for enhanced operational effectiveness
- Successfully identifying potential opportunities, high-yielding services and products as well as thriving to achieve specific targets at branch level
- Forensic analysis of documents at all stage
- Successfully managing due diligence, delinquency analysis, effective decision making for loan sanction/disbursement with least turnaround time
- Demonstrated abilities in cementing healthy relationship with the customers for retention and repeat business
- Motivating the workforce towards accomplishing business and corporate goals
- Excellent interpersonal, communication and analytical skills
- Adaptability to any organizational and socio-cultural milieu
- Building a successful team and inculcating ethos and infusing motivation amongst team members with prime focus towards attaining organizational objectives
- Exceptional organizational skills to facilitate business growth and continuous improvement

Key Achievements & Milestones

National Pension System (Reliance Capital)

- Heading Operations team for operation, compliance, coordination with sales team for business development

Business Correspondent (Reliance Money)

- Establishing and managing entire operations and Business Correspondent (BC) business
- Formulating and implementing risk policies
- Evaluating business framework for monitoring effectiveness and deviation, if any

Accounts Payable (Reliance Securities)

- Initiated an active process to reduce turnaround time and auto credit facility

Banking Services (Indian Bank)

- Successful and immaculate track record in managing entire banking operations
- Immaculately discharging responsibilities associated with system department of the Bank in managing day-to-day system administration, insurance, ATM, AMC & SFVM.
- Developing the culture of togetherness amongst the fellow colleagues so as to accomplish organizational objectives to ensure growth and repute

Last Job Profile

Working as Financial consultant to Kalvi Group of companies, Madurai and Cadd technologies school of design Pvt. Ltd, Coimbatore.

Previous Job Profile

- A. Chief Manager in Reliance Money Infrastructure: Head Operations NPS (National Pension System) of Reliance Capital - POP appointed by PFRDA. (Apr'16 –July'21)

About Reliance Money Infrastructure: Owned by Reliance Capital, part of ADAG, Reliance MoneyInfrastructure offers a wide range of services including Equities, Commodities, Derivatives, Wealth Management, Investment Banking, Distribution of Financial Products, Insurance Broking, Money Transfer Services and Gold Coin distribution through different associate companies.

Job Responsibilities

- Business development of NPS by accompanying sales team to corporate
- Training sales force regarding NPS
- Guiding operations team in day to day affairs
- Compliance , Coordinating with auditors

Chief Manager (Operations, Banking Correspondent) at Reliance Money Infrastructure (Nov'14 – Mar'16)

Job Responsibilities

- Establishing and managing entire operations and Business Correspondent (BC) business
- Appointment of Field Agents, undertaking due diligence, generating codes
- Providing required training to the Agents & the Teams
- Coordinate with the Agents/Banks for managing day-to-day operations effectively
- Reconciliation, coordination with the Finance Department for TDS & Service Tax liabilities and return certificates to the Agents
- Raising Invoices & Resolving the queries, if any
- Formulating and implementing risk policies and guidelines for business and periodic evaluation of extant risk policies
- Risk monitoring and reporting ; Evaluating business framework for monitoring effectiveness and deviation, if any
- Developing and implementing Risk Appetite framework
- Monitoring KRIs of the Agents; bringing any potential risk changes to the notice of senior management
- Assuming a key role in managing audits/inspection internally and externally.

B. Senior Manager (Finance) at Reliance Securities (Jun'08-Oct'11)

About Reliance Securities: Reliance Securities is one of the India's leading retail broking houses, providing access to a large array of financial offerings to the clients. It provides trading offline through variety of means I.e. Call & Trade, Branch Dealing Desks and network of affiliates.

Job Responsibilities

I. Accounts & Finance Activities

- Auditing of sub-brokers; overseeing distributor agreements with related to KYC and Account opening norms
- Verifying/approving branch expenditures and administrative expenses at HO
- Verifying and posting of expenses
- Preparing Bank Reconciliation Statement (BRS) of Bank Account

- Auto credit processing of expenditures pertaining to branches
- Assuming a key role handling audits/inspection (internally) and externally by regulators like SEBI & stock exchanges etc.

II. settlements (Equities & Commodities)

- Managing daily Pay-ins & Pay-outs files for settlements
- Handling MIS of Funds {Equity, Derivatives & Commodities}
- Bank Reconciliation

C. Asst Manager in Indian Bank (May'92-Jun'08)

About Indian Bank: Indian Bank is an Indian state-owned financial services company established in 1907 and headquartered in Chennai, India. It has 20,140 employees, 2565 branches and is one of the top performing public sector banks in India.

Job Responsibilities

I. Banking Operations & Loans Department

- Maintenance and reconciliation of clearing account, processing of Service Tax & TDS apart from managing routine banking operations
- Appraising loan proposals ; Risk analysis and scrutinizing relevant documents; Disbursing various kinds of loans in compliance with the Bank's credit policies; Ensuring accurate underwriting; Collecting/scrutinizing post disbursal documents

II. Client Relationship Management

- Managing customer-centric banking operations, forwarding customer instructions to concerned department
- Ensuring customer satisfaction with shortest turnaround time.
- Suggesting most viable solution to clients after understanding their specific requirements
- Cultivating lasting relations with clients for ensuring retention and repeat business

III. System Implementation

- Understanding the technical and functional specifications.
- Testing, troubleshooting and debugging of the application.
- Managing smooth implementation and testing of the application.
- Provide post-implementation and maintenance support for application / software.

Educational Qualification

- Post Graduate in Mathematics with 75% marks (1991)
- Graduation from Bharathiar University, Coimbatore with 71.4% (1989)
- Certified Associate of Indian Institute of Bankers (2007)
- MBA (Distant) from Bharathiar University, Coimbatore with 55% marks (2014)

Certifications, Training & Seminars

- Successfully cleared the DP Examination conducted by NSDL
- Participated in migration of TBC to Core Banking environment

Date:

Place:

Signature
(N. Sabari Rajan)