

SAI RAM BELIDE

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Relationship Manager

■ Career Summary

Client-focused relationship manager, dedicated to exceeding client expectations, maintaining strong, fruitful working relationships with customers to gain their trust and respect, offering these core strengths:

- Create and support client retention strategies for existing customer base and for new customers.
 - Strengthened working relationships with clients, utilizing excellent communication techniques.
 - Customer care skills – Solutions oriented and results driven attitude.
 - Strive for success and growth.
 - Proficient in Microsoft Word, Excel, PowerPoint, Microsoft Project and SharePoint
- . **Objective Statement** – Develop and implement account plans that build a strong long-term relationship with clients.

■ Professional Background

HDFC Bank , Kolar , Karnataka.

August.2020 Till Present

Relationship Manager Retail Agri Dept.

Sourcing and Business Generation:

- Business scoping of geographical market for farming and rural community.
- Sourcing proposals from individual farmers/Co-operative societies/Rural Mandis & Markets/Kissan Clubs/ Farmer Producer Organizations etc.
- Participation in rural melas/games/functions to look for new business avenues.

Market Update and Change in Product/Processes:

- To keep an update with respect to market requirement, competition and customer banking behavior.
- To understand the changing dynamics in the market and propose amendments in various product offerings.
- To be updated on changes in State Government law and policies and accordingly proposing amendment in processes

Relationship Building and Maintenance:

- To liaison with new and existing customers for long term relationships
- To be in constant touch with agro centers /rural mandis/rural markets/kissan clubs for maintaining and deepening existing relationships.
- Addressing complaints received from customers within stipulated TAT.

Delinquency/Rotation Recovery Support, Market information:

- To ensure minimal delinquency in portfolio with high level of control.
- To monitor rotation of accounts.
- To avoid dropping of limit in customers account, ensure timely submission of documents like LAD, CAM and others.

Farmer Education and Capacity Building:

- To conduct village level farmer meetings and educate farmers on various products offered by bank.
- To make farmers aware of various aspects of banking and keep them informed about tools and technology for improving farm production.

Increased penetration and cross sell:

- Cross sell other asset and liability products.
- Promotion of digital platforms like NetBanking, Mobile Banking, PayZapp, Insta Alert, Smart Buy, Chillr etc.

Training and Development of SO/HBL:

- To utilize the sales resources (HBL/SO) for optimal sales support.
- To groom supporting staff and enhancing their skills by imparting regular trainings for better customer dealing.
- To monitor performance and counseling them for delivery.

Relationship with Retail Branches and Other Stake holders:

- Liaise with Credit team to ensure clearance of proposal.
- To coordinate with Remedial team for all NPA cases and work towards recovery of the same.
- To coordinate with the local government bodies for Documentation and verification purposes.
- To coordinate with the local Operations team for disbursement.
- Liaise with Branch Banking team for providing best services to customers.

ICICI Bank , Chikmagalur, Karnataka.**July 2019 to March 2020.****Solution Manager Enterprise Credit S.M.E.**

- Create proposals for clients with 50cr to 1000cr portfolio size.
- Maintain relationship with SMEs and large corporate for further business penetration.
- Add value to the client and stay ahead of the competition by structuring and implementing innovative deals in working capital, term loan and project finance.
- Use credit knowledge and knowledge of various products for deal structuring.

- Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
- Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
- Meet with applicants to obtain information for loan applications and to answer questions about the process.
- Review loan agreements to ensure that they are complete and accurate according to policy.
- Handle customer complaints and take appropriate action to resolve them.
- Review and update credit and loan files.
- Submit applications to credit analysts for verification and recommendation.

Assistant Engineer (Production), USAI FORGE PVT LTD. Narketpally, Telangana

Sep. 2015 – Nov. 2018

- Involving in Production planning developed based on PO, by discussing with team and also presenting to management and get approval from them.
- Developing Time efficient Schedule and make sure process is going according to schedule
- Attending Weekly meetings in departments to improvise process and production rate.
- Maintaining process consistency to get quality product throughout the production.
- Shift wise manpower allotment to increase production rate.
- Manpower management.
- Documenting Daily, Monthly and yearly statistical data.
- Coordinating with QA & Design Departments for Pre and Post Production activities.
- Allotting proper identification numbers to packing and tracking shipment.

- Offering components to client for inspection after getting clearance from inspector document preparation and Dispatch planning.
- Responsible for Production Engineering Documentation for Audits ISO:9001:2015 and AS 9100:D (Aerospace Audit).
- Participating in ISO ,ASO, API AUDITS SINCE 2016 FEBRUARY.
- Responsible for the Forging & Tooling for the manufacturing Defense components like Bombshells of various sizes & involved in their Machining process.
- Fulfill the IMS documentation requirements for every project.

CERTIFICATIONS

- NISM-Series-VI: Depository Operations Certification Examination
- NISM-Series-V-A: Mutual Fund Distributors Certification Examination
- IRDA

EDUCATION

AVN Institute of Technology, Hyderabad, Telangana

B.Tech Mechanical Engineering, 2015

Gouthami Junior College, Nalgonda, Telangana

Intermediate, 2011

SreeVidyaPeeth School, Narketpally, Telangana

CBSE, 2009

LANGUAGES

English

Hindi

Telugu

SKILLS

Team player

Computer Skill

Communication Skill

Organisational and Leadership Skill

Problem Solving Skill

Time Management

Analytical Thinking

Project Management

PROJECTS

- **Forging of 105mm Bomb Shell.**
- **Tray Forging**

DECLARATION

I hereby declare that the details mentioned above are true to the best of my knowledge.

SAI RAM BELIDE