

**BYJU.E.SEBASTIAN**

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Ezhangottil House Thakaramolla  
Athipally Post Gudalur,  
Udhagamandalam The Nilgiris  
PIN 643212.

**Seeking assignments in Branch Banking with an organization of repute.**

#### **SYNOPSIS**

- ☐ An incisive professional nearly **10 years (28 May 2012 – Till Date)** of experience in Trade Finance, Branch Banking, Project and Process Operations.
- ☐ Proficient in recommending procedures with proven ability to achieve financial discipline and enhance the overall efficiency of the organization.
- ☐ Excellent interpersonal, communication and organizational skills with abilities in team management & customer relationship management.

#### **Work Experience**

- *Currently working as BDM – Business Development Manager in Sbi Life Insurance Co Ltd , Gudalur from Apr - 2023 To Till Date.*

#### **Professional Experience**

- Transaction Banking : Executing key responsibilities with reference to RTGS, NEFT, Fund Transfer, Cash Management and other Branch operations
- Forex Transactions : Processing Outward Remittance Authorizing Post-shipment & Pre-shipment Finance Remittance and Bank Guarantee
- Retail Banking : Reporting high value transactions and suspicious transactions in the branch to RBI as per Anti Money Laundering norm
- Statutory Compliance : Ensuring Compliance of various statutory requirements such as per audit guidelines as well as regulations laid down by various acts by RBI
- Cross Selling : Cross – selling Life Insurance, Health Insurance, & General Insurance, other investment products and New Bank Account and Current Account opening among prospective customers & Raising Fixed Deposit, Recurring Deposit, Overdraft against Fixed Deposit & Reference to Personal Loan, Housing Loan, LAP.
- Recording : Branch Operation and Database Maintenance, MIS Report Maintain

## **Current Job Profile**

### **Experience**

- Achieving Sales Targets
- Increase in number of CIFs/Active Branches

Training CIFs, encouraging Indian Bank staff to become CIF

- Arranging training programs for CIFs on products and selling skills
- Increasing productivity of CIFs

**Organization** : Ujjivan Small Finance Bank

- Designation : Acquisition Manager.
- Period : 28 May 2012 to 09 Oct 2015
- Department : Branch Banking

### **Roles & Responsibilities**

- Handling day to day banking operations.
- Handling Delivery Orders.
- Rooting funds to Tea Settlement Sellers & Brokers.
- Handling entire Tea Auction Settlement process for Coimbatore, Coonoor & Kochi centers.
- Managing various retail banking operations related to Fund Transfers, RTGS, NEFT, etc.
- To generate leads and acquire HNI customers for products related to all kinds of Loans like Housing Loan, Business Loan, Personal Loan, LAP & Mortgage and Working capital.
- Ensuring timely submission of audit reports & MIS Statements.
- Responsible for Audit & Compliance of the branch.
- Premises up-keep and control over inventory items.
- Handling key clients of the branch managing and generate new business to the Branch, Leading Trade Finance Team, Handling of all Trade Finance Products.
- Exposure in Foreign Exchange operations.
- Handling of import and export under collection
- Handling of Inward remittances – Export advances and Misc inwards.

### **Working Experience**

- Bank Reconciliation of all the internal accounts etc.

**Organization** : **Indusind Bank Ltd**

- Designation : Assistant Manager
- Period : 13 Oct 2015 to 26 Jul 2017

### **Roles & Responsibilities**

- Department : CGMO- Trade Finance Operation
- Primary role is to create good relationship with high quality customer service to corporate clients of the branch.
- Maintaining Good rapport with internal operation teams and Back office team to get the transactions done on time.
- Handling and monitoring most critical transaction and reporting central compliance team to keep the branch risk less transaction.
- **Exports:** Handling export documents on collection basis, Processing of Export Advance Payments, Export Bill payments and Discounting.
- Products handled: Export Bills, Imports Bills, Inward Remittances, Outward Remittances, RTGS & NEFT.
- Responsible for forex operations like TT and DD remittance and payments, collection bills etc.
- Currently involved in processing Export LC Advising, Export bills for Collection under LC documents, payment and Discounting & Issuance of FIRC & BRC.
- Bank Reconciliation of all the internal accounts etc.

### **Working Experience**

**Company** : HCL INFOSYSTEMS LIMITED.

**Company profile** : HCL Infosystems Ltd (HCL) draws its strength from 30 years of experience in handling the ever changing IT scenario, strong customer relationships, ability to provide the cutting edge technology at best-value-for-money and on top of it, an excellent service & support infrastructure.

- **Location** : Chennai.
- **Designation** : On job Trainee (OJT)
- **Period** : Nov-10-2008 to April-30-2011

#### **Roles & Responsibilities**

- Documents in SD : Manage SD documents such as Inquiry, Quotation, Sales order, Delivery and Billing from SAP
- Responsible for Master Data Creation, such as Customer master Records, Material Master Records SAP MM (Material creation, Stock creation, Inventory Mgt, Material movement and stock overview) and vendor creation from SAP
- Financial Accounting General ledger (GL), Accounts payable (AP), Accounts Receivable (AR) business process from SAP FI.
- Consolidated financial reporting.
- Project wise Expenses tracking from SAP and PETS, and MIS Reporting to manager.

### **Qualification**

- Handle all documents keeping.
- MBA Information system Management Bharathiar University at Coimbatore. 2013
- BBM, Bharathiar University Arts & Science College, Gudalur. Bharathiar University, Coimbatore, April 2007.
- HSC, St: Thomas Higher Secondary School, Gudalur. March 2001.
- SSLC, St: Thomas Higher Secondary School, Gudalur. April 1999.

### **Technology**

**Operating system** : MS Office applications (Excel, Word, PowerPoint, Ms Access)

### **Extra Curricular Activities**

- Attended the Industrial Training in Salisbury Tea Factory, 2nd Mile, Gudalur - The Nilgiris,
- Completed the project work based on Tea Cultivation in Gudalur Taluk.

### **Personal Profile**

Full Name	:	Byju Ezhangottil Sebastian.
Sex & Marital status	:	Married
Mail ID	:	byju.sebastian@yahoo.co.in
D.O.B	:	20.08.1983
Contact Number	:	+91-9489348618
Passport No	:	K8300593
Passport Date	:	02/04/2013 to 01/04/2023
Languages know	:	English, Malayalam, and Tamil.
Nationality	:	Indian.

### **Declaration**

I hereby assure all the above furnished information is true and I to my utmost sincerity will work towards the organization goals and work towards its development.

**Place : Gudalur**  
**Date : 08-05-2024**

**Byju Sebastian.**