



VIJAYASELVI GANESH KUMAR

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PROFILE

Organized, self-driven banking professional with Masters in Philosophy / Commerce and over 14 years of experience. Team focused editor using content management. High efficiency in cash handling, delivering high quality customer service and cross selling. Astute professional with very strong communication skills, sales experience and having deep knowledge of banking industry. Hold strong communication skills and ability to build strong relationships with stakeholders.

SKILLS

Mathematics, Attention to Detail.

Exceeding the cross selling targets.

Highly Organized and meticulous with expertise in problem solving.

Ability to prioritize work, highly organized and strong supervisory skills.

Perceptive analyst, strong and organized team worker and able to work under pressure and high volumes.

Deep ability to interpret Bank policies and procedures.

Very Proactive and a fast learner.

Mentoring and conducting trainings.

Ability to identify issues and trends in order to anticipate change and provide comprehensive solutions and remedies.

WORK EXPERIENCE

HSBC BANK, CUSTOMER SERVICE/CASH OFFICER

Jan 2009 - June 2021

- Delivered highest standard of personalized Teller Service to Corporate and Personal Banking customers.
- Cross sell banking products like Credit cards and personal loans and financial services whenever appropriate to increase Bank's profitability
- Convert the potential walk in customers to open an account as per policy
- Identify the customer needs and create opportunity for wealth and Investments for High Net Worth Customers
- Upgrade existing customers to appropriate propositions
- Facilitate loans for existing customers in accordance with credit policy and lending guidelines
- Delivered excellent customer service and exceeded the expectations of internal and external customers, meeting their needs and demonstrating the value that the service provides
- Being alert to operation risks and losses during the execution of day to day responsibilities. Ensured adherence to compliance with Money Laundering Deterrence and AML legislation and regulations. Managed Information Security Risk as per Policy
- Processed local and foreign exchange cash transaction accurately and efficiently to build customer confidence and trust. Efficiently executed all cards and delivery transactions. Also executed all pins and cheque book jobs, clearing related transactions for walk in customers
- Processed manager's cheques, drafts, internal transfers, credit card payments and cheque deposits
- Conducted training to branch staff on Transfer Foreign Exchange. Been a mentor to team members in guidance with in depth policy and procedure to handle various transactions
- Contributed by cross selling to achieve branch sales goals by recommending products and services that meets customer needs
- Increased knowledge of banking products and services by actively participating in available training classes and workshops
- Deliver fair outcome for customers at all times and always interacted with a smile
- Ensure AML compliance followed for the cash and credit transaction

KEY COMPETENCIES

Maintain customer satisfaction by providing problem solving resources.

Raising concerns related the Money Laundering cases.

Assisted the Branch Money Laundering Manager for transaction monitoring and payment screening.

To assist the Teller Manager when there is cash surplus or shortage.

To perform as acting floor manager to strive customers to automated channels.

Good knowledge of digital channels.

CAREER HIGHLIGHTS

Independently initiated for increasing knowledge and skillsets - Attended training in Corporate department- Account opening process, Trade facilities, Mandates, Documents, audit request, credit card and legal status

Completed Short Term Assignments in NRI (Non Resident Indian) Department (Apr19-Jun19 and Jan21-Jun21) Duties involved - Handholding New to Bank Non-Resident Indian customers to ensure usage of Internet Platform efficiently. Constant engagement with Non-Resident Indian customers to give comfort in Remote Banking. Very well appreciated for the star work done.

- Assisting the branch money laundering manager in identifying sanction violation, transaction monitoring and payment screening
- Assisting in closing of accounts for sanction and ML violation
- Training the Teller team with the latest AML instructions from the Compliance team
- Raising SAR (Suspicious Activity Report) for alerted transaction and follow-up with the AML team for further action

HSBC BANK - UAE, TELLER ASSOCIATE OFFICER

Mar2008 - Dec2008

- Posting the manual entries for customer's wire Transfer
- Processing from multiple wire system from transaction queues

LLOYDS BANK- UAE, CUSTOMER SERVICE OFFICER

May2007 - Feb2008

- Aspire to deliver quality customer service through telephonic conversation, attended to customer queries and requests, resolved complaints and considered suggestions within the given time frame

ACHIEVEMENTS

- BEST TELLER award for consecutive 5 years
- Rated Top Performer for continuous 4 years
- Best level of Sales consistency award in year 2019
- TFX CHAMPION across UAE among all branches in 2017
- Awarded EXCELLENT CUSTOMER EXPERIENCE for being best customer Service oriented in 2018

ACADEMIC EDUCATION

- Masters in Philosophy (M. Phil), Commerce. Tamil Nadu- India - 2005
- Masters in Commerce (M. Com), Tamil Nadu- India - 2000

ADDITIONAL QUALIFICATION

- Post Graduate Diploma in Computer Programming - 1995
- Course in MS office

PERSONAL DETAILS

Nationality	: Indian
Proficiency in Languages	: English, Tamil, Malayalam, Hindi : Arabic (basic)
Date of Birth	: 28/06/1974
Visa Status	: Residence Visa (Husband Sponsor)

REFERENCE : On Request.