

SUNIL KUMAR .S

Contact Number: 00919567566466

Email:sunilparippaly@gmail.com

Kollam, Kerala ,India.

**PROFESSIONAL SUMMARY**

Highly motivated and compliance-oriented, banking operations experts offering over 12 years of proven experience and accomplishments within the competitive multinational banking sector. I am a positive, confident, and passionate individual who earns respect of both internal and external customers through excellent engagement and interpersonal skills. Possess excellent knowledge of banking products and processes, with an ability to streamline operations towards maximum productivity and operational efficiency.

KEY SKILLS AND COMPETENCIES

- Strong communication skills, verbally and in writing, esp. ability to explain issues in assertive and professional manner (English)
- Good organizational, managerial and project management skills
- Excellent time management and an ability to work to strict deadlines
- Ability to manage multiple tasks/projects and deadlines simultaneously
- Manage directly and through subordinates operations services activities for a department / other retail branch resolutions services
- Provide clients with prompt responses to service issues or queries in a professional manner, that consistently exceeds clients expectations
- Able to put together training programs for new associates
- Strong networking and relationship building skills,
- Manage vendor relationships to insure vendor meets expectations
- Strong team player who supports colleagues and assist with overflow where necessary
- Experience in working with different multi-cultural teams spread across the business – both nationally and internationally.

EMPLOYMENT HISTORY

May 2015- Dec 2019: Operations officer. (Regional Cards and Loan)

HSBC Bank Middle East, HSBC Tower, Level 11, Downtown Dubai.

Responsibilities:

- Responsible for day-to-day management of all Banking Operations
- Manage all the activities related to payments and reconciliation..
- Evaluated and determined approval of loan and credit requests.
- Handled incoming calls and responded to client emails.
- Manage daily activates of debit and credit cards operations for Commercial Banking ,Retail banking and wealth management customers including payment processing , mailing and associate functions.
- Assist department Manager to design and implements cards operations policies and procedures and recommended to changes to increase efficiency.

- Maintain and share the cards production and delivery related MIs.
 - Responsible for reconcile undelivered cards on a weekly basis and arrange for destruction by coordinating with courier and Shred-it.(Cards distraction team)
 - Responsible for processing Loan Buy out requests and arrange to prioritize and issue customer cheques coordinating with Operational services and Sales team.
 - Establish strong working relationships with stakeholders to ensure seamless execution of programs
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Nov 2009-April 2015: Supplied Service Officer.

HSBC Bank Middle East LTD, Dubai Internet City.

Responsibilities:

- Responsible for Accounts tools received from the vendors, Reconciled with the reports and the quantity provided by the vendors and dispatch accordingly to the respective customers through authorized courier service providers with proper acknowledgment received is filed for future reference.
 - Responsible for answering all queries raised by branches / call centre and offshore that relates to dispatch of Accounts tools related enquiries and change in delivery channel requests.
 - Responsible for reconciliation of all returned (Undelivered) Accounts tools.
 - Responsible to maintain MI report for all returned accounts tools and share with front line branches and call centre to support the customers.
 - Responsible for the storage of all physical records produced by Branches and other departments.
 - Responsible for administration of physical record movement, loading of data onto service providers data systems, and working all retrieval and re file requests.
 - Manage the daily activities of mail room functions.
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July 2007-Oct 2009 Collection Support Associate –CMU

HSBC Bank Middle East, Dubai Internet City.

Responsibilities:

- Assist to sorting out payment plans
- Update account status records and collection efforts
- Monitor accounts to identify outstanding debts
- Chasing debtors and late payments
- Report on collection activity and accounts receivable status
- Organizing customer's files.
- Handle all Cheque centrally (PDCs,Security Cheque and Returned Cheque

AWARDS AND ACHIEVEMENTS:

- Received several **At Our Best** award from Senior Management & Stakeholders during this tenure for the service delivered.
- Achieved **Strong Performer** for performance and strong for behavior ratings for years 2011, 2012,2013,2014,2015 and 2016.

- I was recognized for my performance in 2010 as **Top Performer** in business and was a Role model in values and behaviors’.
- Achieved **Customer Experience Shukran Award from HSBC Deputy CEO in 2010** for the elemental support extended to customer experience team in 2010.
- Achieved **Shukran Award** for the best customer service in 2011 and 2012.
- Won the “**Customer at the Heart**” award from the Regional CE Team in 2014.
- Achieved **Employee of the month title** for years 2009 to 2019
- Acting as a central point for the vendor & the internal users for all the Account tools delivery queries, re dispatch and etc.
- Successfully took responsibilities of cards operations more than 10 years.
- Responsible for streamlining operational processes which resulted in cost saving.
- Cross trained in NSC ATM and other areas within Supplied Service to up skill myself & carry out multiple operations.
- Successfully implemented auto information upload with 3rd party vendor, reducing data entry time within HSBC workforce.
- Zero error rate within 2019
- Acting as **fire marshal** in the department for years 2015 to 2019.

EDUCATION

- Bachelor of Business Administration (**BBA**) -Jaipur National University, Jaipur India
- Diploma in Automobile Engineering (Government of Kerala Technical Education Dpt.)
- Pre- degree (Kerala University)

COMPUTER PROFICIENCY

- Well Knowledge in Ms Office, Word, Excel, Power Point.

LANGUAGES KNOWN

- `English • Hindi • Malayalam and Tamil

COURSES / TRAINING UNDERTAKEN

- Global Standards and Fraud & Risk Management.
- Anti Money Laundering.
- Operational Risk Management
- Fire Marshal
- Business writing.
- Working with Others.

PERSONAL PROFILE

- Date of Birth : 15'th May 1974
- Nationality : Indian
- Gender :Male
- Marital Status :Married