

CURRICULUM VITAE 30.11.2015

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1) **Current Work Experience: 15 June 2009 till date**

Currently working as Associate Professor in GITAM Institute of Management, GITAM University

Positions Held at GITAM Institute of Management

June 2010 – February 2013	MBA Programme Coordinator
May 2013 – to date	Chairperson – Placements & Career Guidance

2) **Previous Work Experience: 17 October 1984 – 31 December 2008**

Executive Summary

All round experience of 24 years in various departments of banking with HSBC – one of the world's largest banking and financial services company. The last assignment was as Vice President and Branch Head of the Visakhapatnam branch in Andhra Pradesh.

Objective

I wish to pursue my career in an Organization which provides me opportunities to best utilize my experience and knowledge that I have gained in my 24 years of banking experience. I enjoy assignments that involve utilization of my problem solving capabilities, in-depth knowledge on Operational Risk Management and integration of ideas. I value teamwork and am comfortable in decision making and shouldering responsibilities and hence look for opportunities which require such skill sets.

Key Skill Sets

- Good problem solving capabilities
- Sound knowledge on banking operations
- Good analytical skills.
- Adept in being innovative and creative and supports such thought processes
- Capable of interacting smoothly at all levels
- Driven by success and enjoys challenges
- A natural leader who also integrates seamlessly as a team member
- Proven crisis management traits with the ability to adapt to situations
- Excellent inter personal skills

Language Skills

Language	Speaking	Reading	Writing
English	<i>Excellent</i>	<i>Excellent</i>	<i>Excellent</i>
Telugu	<i>Excellent</i>	<i>Excellent</i>	<i>Excellent</i>
Hindi	<i>Fair</i>	<i>Fair</i>	<i>Fair</i>

PROFESSIONAL EXPERIENCE

HSBC

HSBC is a global financial powerhouse headquartered in London, with a worldwide presence, and is currently the third largest banking and financial services company worldwide.

May 2006 – December 2008

Vice President and Branch Head

Business Development

- Increase in customer base with attention on focus segments of customers
- Ensure that the Wealth Management targets are achieved on Insurance and Investments
- Ensure leadership position in the investment space market with at least 10% market share
- Enhance the balance sheet – increase liability book by new customer acquisitions as well as developing the existing customer base
- Expand customer reach in surrounding geographies, as well as from other frontline teams
- Build and sustain the HSBC brand and increase brand awareness in the market place

Operations

Functions include:

- Ensuring the branch meets service standards as defined by the bank internally as well as by the Central Bank (RBI) and is prepared to be audited on the same.
- Preparing the branch for daily operations and oversee smooth functioning
- Monitor competitor activities to identify situations which could affect branch/organization performance and to keep abreast of marketing activities.
- Ensure that the branch Front Office teams are trained and equipped to handle customers efficiently and courteously within the specified norms and Turn-around-Times
- Responsible for ensuring satisfactory score in Quarterly Customer Service Survey conducted by an independent Agency
- Maintain sufficient stock of cash, balances with clearing house and other deliverables to enable smooth functioning of the branch
- Implement and adhere to established compliance structures
- Coordinate with other departments to ensure seamless delivery flows for customers
- Smoothly bed down product/process changes
- Conduct surprise audits of branch functions along with mandated checks of operations and sales functions
- Identify areas of improvement within the branch for improving process flows or reducing cost
- Monitor competitor activities to identify situations which could affect branch/organization performance and to keep abreast of marketing activities

Profitability

- Ensure that branch is within the mandated cost-income / profitability benchmarks
- Guide the branch teams towards prominent revenue generating products
- Identify and plug areas of revenue leakage
- Inculcate cost and income awareness among colleagues by sharing the monthly reports

Others

- Responsible for career and personal development of team members

- Responsible for ensuring at least 75 % of team members are eligible for monthly monetary credits apart from salary
- Identify top performers and groom them for larger roles
- Identify and associate with influencers and decision makers within society

Notable Achievements during this period:

Achieved a reduction of almost 50% in the cost to income ratio of the Visakhapatnam branch and also attained increased penetration of customer base in the last two years. Instrumental in the branch rated as "satisfactory" in internal and external audits. Received commendations for consistency in achieving business targets and also for leading in the Surveys conducted in Customer Service.

Enhancement of awareness of HSBC brand, and customer base in surrounding geographies. Created a high level of integration between various teams in the branch.

As Cluster Champion for pan-India Banking Operations, I was actively involved in conducting Operations Reviews (Audits) for branches in Andhra Pradesh, Tamilnadu and the Northern regions in 2006 and 2007. Have also been instrumental in creating a module in Operations Training, which is being used by the Training department – across India

Conducted Operations Reviews for five branches in Mumbai and assisted them in clean-up of Operations, in preparation for the Group Audit and has been successful in ensuring that the branches in the regions that had been audited had received "Good" audit ratings.

I also received an appreciation letter from the Country Head, Personal Financial Services, in July 2007, for handling the additional responsibility, and successful completion of the Operations Review of branches in the Mumbai region. Was also part of the exclusive team selected for a meeting with the Country Head of Personal Financial Services, by virtue of heading one of the top revenue generating branches in the country, in January 2008.

March 2004 – April 2006

Associate Vice President, Personal Financial Services – Visakhapatnam Branch

Branch Operations Management

- Ensure the branch is prepared for the daily operations.
- Coordinating with the Clearing House on daily clearing issues, floats and reconciliations
- Ensure proper float of cash and other customer deliverables
- Coordination in opening of accounts and follow up later on deliverables
- Handling customer enquiries and rectifying complaints within specified Turn-around-Times
- Handling of in-branch and off-branch ATMs – cash replenishments, balancing and reconciliation.
- Conducted mandated and surprise audits of teller and front office functions
- Ensured audit preparedness of branch

Branch Sales

- Aid and achieve cross sales targets for Retail Asset products (Home Loans, Personal Loans and Credit Cards)
- Investments (Mutual Funds, Bonds); Insurance products
- Packaged Relationship Products (Premier and Powervantage)

- Retail Liabilities (Savings Accounts, Current Accounts, Term Deposits)

Customer Services and Staff Development

- Ensure that Turn-around-Times are sacrosanct for actioning customer requests
- Ensure optimum staff strength at service desks to ensure smooth customer flow
- Liaising with processing centers for timely delivery of customer deliverables
- Continuous staff education on service/product changes
- Aid and develop team members growth and development

Notable Achievements during this period:

Assisted the Branch Head in relocating an existing 40 year old branch premises, including design and construction of the new branch premises, without any external support.

Played a critical role in ensuring that the Visakhapatnam branch was the top branch across India in terms of Customer Service, as rated through independent surveys conducted in 2005 & 2006. Based on this performance, was selected to represent the branch at the Annual Convention at Dubai., where all the top performers of the country had been represented.

As part of the pan-India Operations Champions team, represented Andhra Pradesh and Tamil Nadu. Was actively involved in conducting Personal Financial Services Operations Reviews in branches in the above mentioned states and also conducted Reviews for other branches across India in 2006.

July 1986 – February 2004

Staff Officer – Visakhapatnam branch

During this long stint, gained significant experience in all banking departments.

Role: Premier Services Officer

Responsibilities:

- Ensuring quality service for the branch's Premier customers
- Acquiring business from the Premier channel and increasing the Premier clientele
- Achieving increase in penetration of Premier customers into Wealth Management products

Role: Officer – Retail Assets

Responsibilities:

- Verification of Retail Loan (Car, Home and Personal) documentation
- Processing and disbursing of the loans and collection of post disbursement documents
- Handling EMI payments – loading of EMI payments and collection of amounts on a monthly basis and follow up on defaulters.

Role: Officer – Financial Control Department

Responsibilities:

- Financial control and calculation of quarterly Profit/Loss for the branch and submission of the same to the Head Office in Mumbai.
- Preparation of periodical Returns to the Head Office and of the quarterly accounting package
- Calculation of SLR and CRR; Daily control of money position
- Control of inter-branch and inter-bank accounts by ensuring period reconciliations

- From 1991 to 2000, held sole responsibility creating “Annual Operating Plans” for the branch, in line with the strategic vision and goals of the organization.
- Also undertook preparation and submission of all Statutory Returns during this period
- Calculation of quarterly depreciation; Control of Branch Suspense Accounts
- Ensuring the accounting entries are passed as per procedure

Role: Officer – Credit

Responsibilities:

- Financial statement analysis; Establishment of financial limits for customers
- Handling of Guarantees, Overdrafts, Loans; Holding documents under safe custody

Role: Officer – Human Resources and Administration

Responsibilities:

- Calculation of salaries and staff Income Tax
- Preparation and submission of all HR returns related income Tax and other Statutory Authorities,
- Handled staff recruitments as well as all other activities relating to new joinees and resignations or retirements.
- Supervision of the purchase and maintenance of office furniture and equipment
- Liased with statutory authorities such as the Income Tax, Central Labour Commissioner, Employment Exchange
- Responsible for processing of Vendor payments

Role: Officer – Trade Services

Responsibilities: Handled all trade related services such as:

- Handling Letters of Credit; Handling bills – Usance and sight; Discounting of trade bills
- Collection and purchase of cheques; Preparation and submission of all returns

Role: Customer Service Officer

Responsibilities: Responsible for all Banking Operations related to customer accounts, such as:

- Issuance of cheque books and other customer deliverables
- Calculation and payment of interest, average balance calculation
- Handling customer queries, customer correspondence
- Issuance of Safe Deposit Lockers and all related work

EDUCATION & ADVANCED TRAINING

Institute, Location	Year	Degree / Training Course
Timpany School	1976	I S C
Andhra University, Visakhapatnam	1980 – 82	M.A Psychology (Ranked 2nd in the University)
Mrs. A V N College, Andhra University	1977 – 80	B.Sc (Botany)

Advanced Training

AMFI (Association of Mutual Fund in India) Distributor's Module (2002)

JAIIB (Indian institute of Banking) (2004)

K V Uma Devi

20 August 2010