Professional Profile – Operations / Sales Management

Talented, enthusiastic and proactive professional backed by unique ability to leverage broad range of team leadership and operational management strengths that combine to consistently deliver improvements in productivity, profitability and customer service. Broad base of strengths in general management, new market identibication, program implementation, strategic business planning, creative/solution selling and communications; relate easily to staff, upper management and clients at all levels, gaining sense of trust to meet their needs.

Proven record of identifying opportunities, establishing long-term, loyal alliances, significantly increasing sales, expanding service quality, driving positive company visibility and securing primary competitive advantage. Hands-on, mentoring manager; routinely drive internal productivity and employee performance improvements by fostering true sense of ownership, motivation and accountability. Creative idea-generator; frequently conceptualize and implement new ideas to increase sales and productivity. Consistently recognized by management for high energy level, attention to detail, ability to master new challenges and exceptional work ethic; frequently called upon to resolve issues and/or improve operations.

Industry Expertise & Management Skills

Client Management / Retention Employee Relations / Staff Training Productivity Improvement Performance Evaluations Customer Relationship Building Market Research / Analysis New Business Development Project Management

Career & Achievement Summary

ROYAL BANK OF SCOTLAND GROUP (CFG, INC.) D Airmont, NY **Banker** (04.2010 to Present)

Overview: Charged with boosting sales of checking/savings accounts, credit cards, loans, lines of credit and business accounts while increasing customer service levels for branch. Assumed additional responsibility when needed including: operations and branch management. Canvassed senior-level decision makers in leading small to medium businesses, meeting with them and educating them about innovative product range, Pitching CEOÕs, Presidents, and VPÕs which helped develop the value of progressive closing. With the training that I have received it helped the development of becoming a strong seller and negotiator within the B2B selling environment. Worked as a member of a selling team to meet and exceed daily, weekly, and monthly sales goals.

Key Achievements

- Instrumental in helping branch achieve highest levels of operational assessments by remaining productive and active in all daily functions despite bank being relatively new to area.
- Substantially boosted sales by capitalizing on high volume of referrals from existing clients and performing routine follow-up to promote new products.

- **Increase number of business customers** by working closely with Business Banking OfPcer on daily business calls and coordinating small events.
- Consistently achieved over 150% of sales quota by utilizing effective sales and organizational skills.
- Routinely called upon to resolve customer complaints based on ability to listen calmly and sympathetically before explaining situation and working to come to agreement with customer.
- Credited with improving performance issues related to questions about audit functions by printing up all
 possible questions, placing each in basket and having OcontestsO throughout the day to see who has correct
 answer.
- Rewarded as "Top Banker" in region for having the highest over quota number (256%)in the region and by assessing customer information that was acquired to get a full understanding of the individual before Pnding the right product for the client's needs.

Viji Varghese, Page Two

Provident Bank Pearl River, New York

Client Services Representative Part Time (11.2009 to 04.2010)

Overview: Specialized in meeting every need of the client. Managed multiple accounts and upsold additional products and investment services. Consistently helped branch win awards in client services month after month.

Key Achievements

- Played key role in improving the art of lead generation and the utilization of the facilities of Pce equipment to help acquire information of individuals/companies to sell to.
- Increased office productivity by leading the setup and training for new computer-based lead generation system.
- Created and organized effective selling techniques using the Sandler Sales System.

BEST BUY D West Nyack, NY

Senior Sales Man / Assistant Supervisor (02.2008 to 12.2009)

Overview: Hired originally as a Magnolia Home Theater Sales Associate which interacted and communicated with the public using learned mechanistic, psychological, systemic and critical communication skills to plan and execute high caliber sales.

Key Achievements

- Turned around productivity for one of region's highest customer return locations by approximately 30% in just three months by working diligently to ensure a high-performance staff would work cohesively and obtain a higher knowledge and understanding of product-line using E-Learning applications. Recognized by the General Manager for delivering best location results seen within five years.
- Delivered cost savings results for "Open Box" items by implementing ideas on scripted pitches for colleagues to help with their deliverance of their sales pitch to effectively overcome rebuttals.
- Maintained growth levels and new business by using a self-made network to advertise/market at local events and / or generating sponsorships for local events.
- Realized measurable growth of middle class by suggesting and enforcing getting the right product to the right customer to avoid return losses. Helped decreased the level of shrink in store 455
- Successfully grew talent market of children and young adults by entering a National Program called the Junior Achievement of the Hudson Valley, generating exceptional number of parents ready to invest thousands of dollars to help their child break into the new era technologies.
- Reduced employee turnover while maximizing quality of lead generation by continually working with supervisors/management reviewing lead activity and arming them with appropriate tools to increase lead success

Gained operations management and business knowledge by working for three years at JMJ Fitness LLC and TSI International during school.

B.S. Nutrition - Mont Claire State University Mont Claire, NJ (2004)

Cardiovascular Sonography/ Nuclear Medicine- Eastwick College/ UMDNJ (08.2009 - 02.2010)

National Academy of Sports Medicine - Level Four Trainer (2000- 2004)

Apex Certified Nutritionist (2001-2005)

Institute of Health and Fitness - Adjunct Lecturer (01.2009 - current)