

SUSHMITHA

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OBJECTIVE

Dedicated Agricultural Graduate in Banking administrative experienced in Loans and Deposits. Communication along with the problem-solving skills building a career with new opportunities.

EDUCATION

***MBA Finance (Pursuing), Annamalai University (2026) ***

B. Sc. (HONS) Agriculture, Tamil Nadu Agricultural University (TNAU)

CGPA: 8.6 | Sep 2023 | Coimbatore, TN

HSS in Bio-Maths
Percentage: 91% | May 2018 | Salem, TN

SSLC in Science
Percentage: 96% | May 2016 | Salem, TN

SKILLS

- Excellent communication and phone etiquette
- Analytical and problem-solving skills
- Leadership and critical thinking
- Teamwork and customer service skills
- Product knowledge on Agri loans, Deposits and marketing
- Digital Literacy -Software & Technical management, MS-Office, Banking Digital platforms
- Languages Known: Tamil, English, Korean(beginner)

EXPERIENCE

***Personal Banker, Agri Business Department
Federal Bank, Kerala (Oct 2023 – Present) ***

- Relationship management with customer service and financial analysis for agricultural market insights.
- Loan Origination as Evaluating and assessing along with cross selling of banking products for deposit growth
- Development of business in Agriculture sector by engaging to communities with key stakeholders.

***Intern, Kyung Hee University, South Korea
(May 2023 – July 2023) ***

- Did Research on mealworms in biotechnology
- Cultural Competence, Enhancing Global insights and Networking skills. Time management and Organisation skills, Personal Growth

***Intern, Student Rural Entrepreneurship Awareness
Development Yojana Program RAWA (Dec 2022 – Mar 2023) ***

- Agriculture Farmers Welfare, FPO in Marketing and Manufacturing, NGO & 25 Villages Agri Field Visit.

CERTIFICATION and ACHIEVEMENTS:

- Accomplished the Targeted of Loans around 6 Cr in loans sectors, NTB, Deposits etc ..,in Marketing sectors
- International Development Program (IDP) on ICAR-NAHEP, Kyung Hee University
- Best Leadership award at RAWA-TNAU Rural Work Experience
- All India Exposure AIT with National Institutes and Research Stations – Committee Head
- Experiential Learning in Digital Marketing
- NCC Cadet – Lance Corporal ('C' certificate holder) and Scout Member