

Aadith Suresh

10 Years 9 Months Overall Experience

Strategy and operations professional with 10 + years of experience in business growth, digital transformation, stakeholder alignment across public and private sectors. Delivered INR 350 crores of digital business by leading end to end credit card transformation, integrating analytics, risk management and core banking systems. Proven track record in cross functional leadership, product launches, and business growth with companywide impact on profitability, process and customer metrics.

Industry

Banking

Functional Areas

Finance

Fintech

Education

IIM Indore

Master Of Business Administration

2025-2026

Sree Sankara College, Kalady

BSc. Biotechnology

2007-2010

Certification

JAIIB

JAIIB stands for Junior Associate of the Indian Institute of Bankers. It's a professional certification exam conducted by the Indian Institute of Banking and Finance (IIBF) for banking professionals in India. The JAIIB exam aims to enhance the knowledge and skills of banking professionals, particularly in areas like: 1. Banking operations 2. Accounting and finance 3. Legal aspects of banking Passing the JAIIB exam demonstrates a level of expertise and commitment to the banking industry, which can be beneficial for career advancement.

2017

Certificate in Commercial Credit by Moody's Analytics

The Certificate in Commercial Credit by Moody's Analytics is a globally recognized certification program for credit and lending professionals. It demonstrates expertise in commercial credit assessment and risk management, covering key skills like business environment analysis, credit risk management, and financial statement review. To earn the certificate, participants complete a series of eLearning courses and pass a proctored exam with a minimum score of 60%. The program is designed for commercial lenders, underwriters, loan analysts, and relationship managers, enhancing their career prospects and credibility. The certification costs USD 2,200 and takes approximately 60 hours to complete. It's a valuable credential for professionals seeking to advance their careers in commercial credit and risk management.

2019

Accomplishment

PCM Scholarship Exam (GK)

State Level Gold Medallist

Best performing Branch Head

Indian Bank, Perumbavoor Branch (achieved targets in 8/9 parameters consecutively in FYs 2019, 2020)

Education

IIM Indore

Master Of Business Administration

2025-2026

Sree Sankara College, Kalady

BSc. Biotechnology

2007-2010

Experience

Indian Bank

2 Years
Senior Manager, Credit card Centre

Apr' 23 - Mar' 25

- Launched a co-branded credit card in collaboration with FPL Technologies, which doubled the total active card base and increased the topline by **70%** within **18** months, enhancing customer engagement, loyalty, retention, brand visibility, and market penetration.
- Designed and executed the digital transformation journey for in-house credit card end-to-end processes by coordinating with cross-functional teams, including Newgen Software Technologies and various bank departments, resulting in a threefold increase in total business to approximately **INR 500** crore within one year, with substantial gains in speed, efficiency, compliance, and scalability.
- Implemented a real-time Enterprise Fraud Risk Management system in collaboration with FIS, addressing a major concern by significantly reducing digital fraud in Indian Bank credit cards by approximately **38%** since **June 2024**, thereby enhancing digital security.
- Operationalized real-time integration of credit card repayment data with core banking software, improving reporting accuracy to **T+1** days.
- Configured and successfully integrated Indian Bank credit cards into the Bharat Bill Payment System, resulting in an approximate **20%** improvement in the card repayment rate, enhancing customer convenience and driving business growth with excellent customer.
- Conceptualized an **AI-driven** model analysing usage trends for targeted marketing initiatives and personalized customer engagement campaigns, enhancing customer experiences and driving business growth through data-driven insights and tailored interactions.

Indian Bank

5 Years
Manager

Apr' 18 - Mar' 23

- Headed Pathanamthitta Branch, a legacy district headquarters branch of Indian Bank, growing business from **INR 140 crore to INR 200** crore within **20** months through strategic initiatives and effective leadership, achieving significant milestones and surpassing targets.
- Oversaw Perumbavoor Branch, driving multifold growth to approximately **INR 50** crore in three years, despite pandemic challenges, by adopting innovative banking solutions, enhancing customer engagement, and fostering a strong team culture to deliver results.
- Spearheaded business development initiatives at Perumbavoor and Pathanamthitta branches, resulting in a consistent year-on-year growth of over **25% in CASA and a 30%** increase in retail loan disbursements between **2018 and 2023**, driving core business forward.
- Led the rollout of digital banking solutions, including mobile and internet banking onboarding drives, which increased digital transaction penetration among Perumbavoor branch active customers from **9% to 35%** in three years, enhancing customer experience greatly.
- Enforced robust credit appraisal and monitoring systems, reducing branch-level NPA ratios by more than **40% and 27%** at both the branches respectively, and achieving record recovery rates in slipped Agri, Retail and MSME accounts, ensuring financial stability.
- Actively drove government-sponsored schemes such as PMJDY, PMSBY, APY, and PMJJBY, enrolling over **8,000** new beneficiaries and significantly expanding the bank's outreach in semi-urban and rural catchment areas for both branches, enhancing financial inclusion.
- Mentored and developed branch staff through targeted training programs on customer service, compliance, and cross-selling, resulting in improved audit ratings and recognition for operational efficiency at the zonal level, with improvements over time and increased staff capabilities.

Indian Bank

3 Years 9 Months
Assistant Manager

Jun' 14 - Mar' 18

- Mobilized **INR 70** crores in deposits through a collaboration with Mudumalai Tiger Reserve, Tamil Nadu Forest department, and tribal Chief of Nelliyalam Forest, promoting Tiger conservation, while engaging local communities and stakeholders in environmental initiatives.
- Enabled smooth implementation of the Agriculture Debt Waiver Scheme at Palakol Branch, aligning with the Andhra Pradesh government's 2014 initiative, which provided relief to farmers by waiving off debts, thereby boosting agricultural growth and stability.
- Handled **INR 42 crores** loan portfolio, with agricultural gold loans constituting 80%, at Cumbum branch with a 3-member team in 2014, driving business growth, ensuring efficient operations, and delivering customer service while maintaining NPA levels **below 5%**.
- Monitored several working capital accounts worth **INR 30 crore, 35%** of Palakol branch's business, as a Credit Relationship Manager, ensuring financial analysis, risk assessment, and timely repayments to maintain healthy credit relationships and mitigate potential defaults.
- Structured financial models for **13 MSME** firms, conducting comprehensive credit appraisal with available financial data and viability studies based on the economic and industry trends to take informed lending decisions as part of a credit officer's responsibilities