

CURRICULUM VIATE

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RAKESH KUMAR

CAREER OBJECTIVE:

- My Career Objective is to leverage on my competencies acquired through the course of my education and inter personal relationship. I would like to apply them effectively to help organization perform better. I am confident that I would be valuable asset to any organization.

SUMMARY:

- **19 Years of extensive experience in *Pharmaceutical , Life & Non Life Insurance Industry, and Housing Finance & Sale of Retail Liability* products with MBA in Marketing.**

PRESENTLY WORKING:

Working at *BANDHAN BANK LTD* from 17/10/2019 to till... as a “*Branch Manager*”(HL- Retail Lending) at PATNA.

JOB PROFILE:

- Responsible for business operations of the retail office, which includes marketing, promoting and handling Home – Loan business with providing excellent customers service.
- Driving and promoting entire business activity of Patna Locations.
- Closely working and monitoring recovery of loan dues.
- Responsible for proper functioning of Branch operation work including credit under writing, appraisal, risk management and accounts.
- Responsible for achieving sales target, Branch operation & Nil NPA Case.
- Handling of Files- Login to Disbursement, Post Disbursement works, Disbursement Cheque Printing and Handover, Compliance Branch Audit and Legal and Technical Checking.
- Responsible for managing good portfolio as well as overall branch operations.

KEY ACCOUNTABILITIES :

- **Target Vs Achievement.**
- **Team Management.**
- **Portfolio quality.**

WORKING EXPERIENCE:

Worked as “Retail Office Incharge” with Gruh Finance Ltd.(A Subsidiary of HDFC LTD) at Patna from 16/03/2015 to 16/10/2019 looking after Patna, Muzaffarpur, Ara and Gaya Locations.

JOB PROFILE : As Retail office Incharge – Patna (Bihar) Gruh Finance Limited.

- Establishment of Patna Branch.
- Establishment of GRA network of Loans.
- Presentation of Company products in Patna, Muzaffarpur, Ara and Gaya market.
- Retail of Company’s Home Loan products.
- Overall branch banking operation.
- Credit appraisal as per policies, procedure and Credit underwriting guideline.
- Manage Sourcing business for Housing Loan.
- Technical inspection of the property.

ACHIEVEMENT:

- Successfully launched and established company product and brand in Patna, Muzaffarpur, Aarah and Gaya area.
- Achieved month to month target without fail.
- During my four years period of work my Branch had maintained nil NPA.
- “The Peerless General Finance & Investment Co. Ltd.,” as an “Assistant Branch Manager” from 12.01.2006, at Jamshedpur Branch. Then transferred to ROURKELA Branch from April’07.and further Promoted as a **BRANCH MANAGER** from 18/08/2010 to 30/06/2013 further transfer at CUTTACKBRANCH from 01/07/2013 to 14/03/2015.

ACHIEVEMENT:

- Achieved Branch Target In Financial Year 2012-13 & 13-14.
- During the year my performance is rated well.
- 235 Active Field Workers Recruited in Jamshedpur & Rourkela Town.
- Expertise in Multilevel Marketing.

JOB PROFILE:

- Handle 50 Sales Team and acquire business from them.
- Retail of Company Products (**Savings / Life Insurance /Gen. Insurance/&Mutual Fund**).
- To as a 1st escalation point between the client and the company.
- To Acquire & build relationship with target customers & handling & reviewing their portfolio from time to time.
- Developing Branch Business Budget & Marketing Activity Plan.
- Product Training & Motivational workshop given to Field Worker at regular interval.
- Responsible for achieving sales target & Branch operation.
- To escalate the customer grievance and to resolve it immediately.
- To generate business for the company by meeting revenue target set by their superiors.

- Worked in “**CHARISMA HEALTH CARE (P) LTD.** as a Medical Representative, H.Q. Giridih (Jharkhand) from 20.06.2001 to 19.05.2002 further promoted as a Sr. Medical Representative from 20.05.2002 to 28.12.2005 at Jamshedpur (H.Q).

ACHIEVEMENT:

- Best Award Performer for “**Achieving Sales Target**” in 2003, 2004 &2005. Successfully Launch & Established Company products in **Jamshedpur, Ranchi, Daltonganj, Deoghar, Godda, Giridih, Bokaro & Dumka.**

ACADEMIC QUALIFICATION:

- ✓ Marti passed from B.S.E.Board Patna in the year 1990.
- ✓ I. Com. Passed from B.E.C. Patna in the year 1992.
- ✓ B. Com. (Hons) passed from Ranchi University in the year 1997 (Session 1993-95).
- ✓ **MBA in Marketing from DAMITS Rourkela.(ORISSA)**
- ✓ **IRDA ONLINE Qualified with 52% in the year 2010.**
- ✓ **NCFM ONLINE (Advisor Module) Qualified with 56.75% in the year 2009.**

PERSONAL INFORMATION:

Father's Name : Shri Laxmi Narayan Lal Das
Date of Birth : 22.06.1973
Present Address : KalyanSundararm Apartment, Near Dwarka School, North
Mandiri, P.S-Buddha Colony, Patna -800001

Permanent Address : D / 92, Bagun Nagar, Cross Road No.1,
P. O – Baridih
Jamshedpur – 831017 Jharkhand.

Sex	:	Male
Marital Status	:	Married
Present Location	:	Patna (Bihar)
Language known	:	English, Hindi& Oriya.
Preferred Location	:	Patna, Bihar
Notice Period	:	Two Month

REFERENCES :

Mr. Omprakash. –Regional Sales Manager- CHOLA HOUSING, Raipur Chhattishgarh,
Mobile : 7979925626

ACKNOWLEDGEMENT

I hereby declare that all the information furnished above is true to the best of my knowledge.

Place: Patna (Bihar)

Rakesh Kumar