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* productswith 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 ratted 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**