**Pawan Kumar Singh**

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**CAREER OBJECTIVE**

**Seeking a challenging position to utilize my skills and abilities in area of branch banking & Business Development which offers a professional growth while being resourceful innovative and flexible.**

 **PROFESSIONAL EXPERIANCE**

* **Designation: Branch Manager Lucknow**
* **Company : RBL Bank Ltd**
* **Duration : August 21 to current**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Spearheads the entire sales and operations function of a branch
* Smooth flow of financial transactions at the branch level
* Revenue Generation and Profit
* Ensure compliance of all processes according to bank’s policies/ procedures including audit, statutory, review daily reports (e.g. overdrawn accounts, temporary overdrafts, Cash Retention Limit, office accounts, etc )
* Take proactive action to ensure profitable and ethical business.
* Create a performance oriented environment, ensure that all branch staff are aware of bank's Products and processes, Mentor branch staff and create awareness of various policies of the bank with regard to customer service and compliance

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* **Designation: Regional Head (Sales ) (UP & UTTARANCHAL )**
* **Company : Bandhan Bank Ltd**
* **Duration : March 2021 to 27 july 2021**
* **Product : Retail Branch Banking (Sales Channel).**

 **Job Responsibility**

* Spearheads the entire sales function of a branches under Lucknow Region
* Handling BSM , BSE and SSE Team under Lucknow Region
* Organise Recruitment and training for sales channel under Lucknow Region
* Making sales drive for all products like CASA Noa, FD, Value, Asset, TPP ETC
* Take proactive action to ensure profitable and ethical business.
* Create a performance oriented environment, ensure that all sales staff are aware of bank's Products and processes, Mentor sales staff and create awareness of various policies of the bank with regard to customer service and compliance

* **Designation: Branch Manager (Ballia UP )**
* **Company : Bandhan Bank Ltd**
* **Duration : June 2015 to Feb 2021**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Spearheads the entire sales and operations function of a branch
* Smooth flow of financial transactions at the branch level
* Revenue Generation and Profit
* Ensure compliance of all processes according to bank’s policies/ procedures including audit, statutory, review daily reports (e.g. overdrawn accounts, temporary overdrafts, Cash Retention Limit, office accounts, etc )
* Take proactive action to ensure profitable and ethical business.
* Create a performance oriented environment, ensure that all branch staff are aware of bank's Products and processes, Mentor branch staff and create awareness of various policies of the bank with regard to customer service and compliance

 **Achievement In Bandhan Bank**

* **Rank 1 position in Retail business in region and earlier in zone and in list of top 10 branches from august 2015 to till now and branch close on 150cr (110Cr CASA ) march 2021.**
* **Month on month Average 1 Cr growth in CASA Value from august 15 to till now**
* **Pan India 2 position in EDC business sourcing in Urban Category 2016-17**
* **Disburses above 9 Cr PL without a single rupees overdue from august 2016**
* **Branch never faces negative retail value from august 2015 to till now**
* **Achieved above 150% all assign target for branch including CASA Noa, CASA Value, High Value Account, FD value, EDC, PL Business**
* **Audit score 89% rated “A”**
* **Branch all 3 BSE evaluate for next profile (CRO ) without branch having BSM**
* **Open Gov A/c PM Awas yojna,Jal Nigam,Jila panchayat , BDO, Tehsil. DUDA, Namami Gange**

* **Designation: Branch Operation Manager**
* **Company : Axis BANK LTD.**
* **Duration : August 2013 to May 2015**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Ensures proper upkeep of branch premises and assets
* Ensure compliance of all processes according to bank’s policies/ procedures including audit, statutory, review daily reports
* Team handling FDOs and Tellers
* Motivating there team to achieve there assign target (Including LI, GI, MF and all TPT )
* Processes and Regulatory norms like Know Your Customer, Anti Money Laundering- AML, etc.

* **Designation: Personal Banker Authorizer (Padrauna )**
* **Company : HDFC BANK LTD.**
* **Duration : November 2011 to July 2013**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Ensure compliance of all processes according to bank’s policies/ procedures including audit, statutory, review daily reports
* Team handling PB Sales , PB Welcome Desk and Branch Sales Coex
* Motivating there team to achieve there assign target (Including LI, GI, MF and all TPT )
* Processes and Regulatory norms like Know Your Customer, Anti Money Laundering-AML, etc.

* **Designation: Personal Banker (Varanasi )**
* **Company : HDFC BANK LTD.**
* **Duration : August 2009 to October 2011**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Single point relationship management official of the Bank for the high net worth customers in the Priority
* Primarily responsible for providing financial solutions to the Priority customers and ensure value added services
* Responsible for increasing liabilities size of relationship via balances in accounts of existing customers and enhancing customer profitability by capturing larger share of wallet
* Responsible for deepening the existing relationships by cross selling of Bank's products and Services/ third party investment products ,Enhances the book through NTB
* **Designation: Branch Sales Manager (I & S)(Varanasi )**
* **Company : ICICI BANK LTD.**
* **Duration : February 2008 to April 2009**
* **Product : Retail Branch Banking.**

 **Job Responsibility**

* Sales Drive in branch for TPP (LI, GI, GOLD, MF, ICICI HFC FD )
* Team handling of FCO (Financial Consultant Officer )
* Responsible for achieve branch revenue target through cross selling of Bank's products and Services specially third party investment products like Ipru life, Ilombord GI, MF, Gold Coin
* **Designation: Are Manager (Visakhapatnam)**
* **Company : Shriram Insight Share Brokers Ltd**
* **Duration : July 2005 to January 2008**
* **Product : Broking and Financial Institute.**

 **Job Responsibility**

* Team handling of branches and sub brokers
* Revenue generation from share trading, MF sales, Shriram chit FD
* Responsible for profit making branches under Coastal Andhra
* Man power recruitment and trained them

 **PROFESSIONAL QUALIFICATION**

 **MBA (Finance & Account)** from **MDU,Sikkim Manipal University**.

 **NISM in Mutual Fund, NISM in Depository Participate**

 **ACADEMIA**

 M.A. (Economics )from V B S Purvanchal University, Jaunpur In the year 2003

 Bcom from V B S Purvanchal University, Jaunpur In the year 2001

**IT AND OTHER SKILLS**

Proficient at Windows XP / Vista; MS Word; MS Excel; MS PowerPoint Applications.

**PERSONAL DOSSIER**

Date of Birth: 05 August, 1981

**Address:** 4 M I G Bahadurpur Colony Ballia (U.P.)

Language Proficiency: English, & Hindi