

SONU KUMAR AGARWAL

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SYNOPSIS:

Young, enthusiastic professional with a record of high performance in customer service, Operation Department and Credit Underwriting, achieving outstanding sales growth through process design & implementation and strong understanding of the business.

PROFESSIONAL EXPERIENCE:

Organization: UGRO Capital Limited
Job Role: Underwriter
Designation: Area Credit Manager
Tenure: From May 2021 to till now
(Kolkata)

- Doing Personal Discussion with customers.
- Handling legal desk.
- Disbursement of files.
- Vendor management for updates all reports.
- Underwriting of Credit Files.
- PDD resolution.
- Portfolio Management.

Organization: Shriram Housing Finance Limited
Job Role: Underwriter
Designation: Credit Manager
Tenure: From December 2020 to May 2021
(Kolkata)

- Doing Personal Discussion with customers.
- Handling legal desk.
- Disbursement of files.
- Vendor management for updates all reports.
- Underwriting of Credit Files.
- PDD resolution.
- Portfolio Management.
- Sanctioning of ECLGS files.

Organization: L&T Housing Finance Company Ltd
Job Role: Underwriter
Designation: Area Credit Manager
Tenure: From September 2018 to
September 2020
(Kolkata)

- Underwriting of credit files.
- Doing Personal Discussion with customers.

- Handling legal desk.
- Disbursement of files.
- Vendor management for updates all reports.
- PDD resolution
- Portfolio Management
- Auditing of Sanction Files.
- Sanctioning of ECLGS files.

Organization: India Infoline Housing Finance Limited
Job Role: Underwriter
Designation: Branch Credit Manager
Tenure: From December 2015 to September 2018
 (Kolkata)

- Underwriting of credit files.
- Doing Personal Discussion with customers.
- Handling legal desk.
- Disbursement of files.
- Vendor management for updates all reports.
- PDD resolution
- Portfolio Management

Organization: HDFC Bank Ltd
Job Role: Disbursement Officer – Business Banking
Designation: Assistant. Manager
Tenure: From July 2014 to December 2015
 (Durgapur)

Working as disbursement officer in Business Banking Operations. Solely responsible in managing and coordinating with other sales members for any disbursement or customer related issues.

- Closely associated with software like **Laser Soft, Finn one & Flex cube** for Disbursement Modules.
- Resolve queries of the customers
- Vaulting of property and collaterals as per Bank's policy.
- Disbursement of IL Loans also.

Doing Own Business from December 2012 to June 2014

Organization: ICICI Bank Limited
Job Role: Customer Service Officer
Designation: OFFICER
Tenure: From August 2009 to November 2012
 (Kolkata)

- Used to work as Head-Teller: managing and coordinating with other teller members, coordinating with ICMC for proper flow of cash
- Closely associated with **Finacle**, Branch Banking and Customer Relationship Module

- Resolve queries of the customers
- Positioning tailor-made banking solutions to customers by analyzing their product portfolio & historical Account records

Relationship Management:

- **KHYAAL APKA:** ensuring customer satisfaction by achieving delivery & service quality norms. (ICICI Bank)
- Managing customer centric banking operations
- Maintaining cordial relations with customers to sustain the profitability

Sales & Marketing:

- Head a team of 3 Sales Officers and co-ordinate to achieve the targets
- Working on SA book size of the branch
- Considerable CASA deposit growth q-o-q basis - Managing MF portfolio
- Drive different third-party products like LI, GI, and MF etc.
- Handling the marketing and sales operations for achieving increased growth & profitability

EDUCATION:

PG-Diploma in Banking Operations, June 2009

Institute of Finance, Banking & Insurance, Kolkata

Bachelor of Commerce

Accounts & Finance (Honors) 63% in 2008

University of Calcutta

Jogesh Chandra Choudhuri College, Kolkata

Higher Secondary Education Commerce 59% in 2005

W.B.C.H.S.E

Lajpat Hindi High School, Kolkata

Secondary Education 55% in 2003

W.B.B.S.E

St. Michael Academy, Kolkata

ACHIEVEMENTS:

I AM ICICI BANK – Service Star Assessor in PAN INDIA

HDFC Bank- Hero's in Operation Department in PAN INDIA

IIFL- AMFI Qualified

L&T- Best in Morat Calling (Achieve Conversion Target)

INTEREST:

Sports, Music, Indoor Games and TV. etc.

PERSONAL DETAILS:

Date of Birth 12th October 1986

Sex	Male
Status	Married

Declaration

I pledge and pronounce that all the above information is true to best of my knowledge.

Date:

Place: Kolkata

Yours truly,

Sonu Kumar Agarwal

