

SONU KUMAR AGARWAL

M-21, Paharpur Road

Kolkata -700024

+ (91)9339518640

sonukragarwal@ymail.com

SYNOPSIS:

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

PROFESSIONAL EXPERIENCE:

Organisation: LNT Finance Company Ltd
Job Role: Underwriter
Designation: Area Credit Manager
Tenure: From September 2018 to till date
(Kolkata)

Operations:

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

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

Operations:

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

Organisation: HDFC Bank Ltd
Job Role: Disbursement Officer – Business Banking
Designation: Assistant.Manager
Tenure: From July 2014 to December2015
(Durgapur)

Operations:

- 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 softwares like **Laser Soft, Finnone & Flexcube** 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

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

Operations:

- 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(Honours) 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

INTEREST:

Sports, Music etc.

PERSONAL DETAILS:

Date of Birth	12 th October 1986
Sex	Male

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