

## Raju Prasad Kushwaha

Village-Mahula, Post-Mehuti,  
Tah-Birsinghpur, Dist-Satna  
(M.P.)

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### Skills

- Banking Ops & Compliance
- Team Leadership
- Sales & Revenue Growth
- Credit & Collections Mgmt
- Risk Assessment
- Branch Administration
- Process Improvement
- Relationship Management

### Languages

- English (Professional)
- Hindi (Native)

### Certifications

- ITI COPA (Computer Operator)
- Basic Computer Skills (MS Office)
- Internet & Email Proficiency

## Raju Prasad Kushwaha

### Branch Manager - Banking & Microfinance

#### Profile

Experienced Bank Manager with over 12 years in financial services and microfinance management. Proven expertise in banking operations, team leadership, sales, collections, and branch administration. Skilled in risk management, regulatory compliance, and customer relations.

#### Work Experience

##### Utkarsh Small Finance Bank - Branch Manager

Satna, M.P. | May 2019 - Present

- Lead branch operations and manage daily banking activities.
- Drive client acquisition and meet branch sales targets.
- Ensure regulatory compliance and customer satisfaction.
- Manage credit appraisal, collections, and risk protocols.

##### Sonata Finance Pvt. Ltd. - Branch Manager

Satna, M.P. | Nov 2012 - Apr 2019

- Managed microfinance branch operations and lending activities.
- Led team performance in sales and collections.
- Fostered strong customer relationships and branch profitability.

#### Education

- Bachelor of Arts (B.A.) - APSU, Rewa, M.P.
- ITI COPA - Govt. College, Unchehra, Satna, M.P.
- Higher Secondary & High School - M.P. Board, Bhopal

#### Professional Attributes

- Motivated, detail-oriented, and quick learner.
- Strong analytical and interpersonal skills.
- Proven leader and team player, willing to relocate.