



Office: Muktinath Bikas bank Ltd. , Residence:Garuda-04,Rautahat.
Cell: 9815220806

Objective: To seek the position where I can continuous evolve, grow and develop myself as professional.

Summary: Knowledgeable, creative and result-oriented with good background in branch operations & sales, establishing and maintaining positive customer relationships, planning and delivering effective sales strategies and timely monitoring.

Summary of Qualities

- More than 6 years of banking experience.
- Strong ability to present a professional image in relating with people.
- Profound verbal and written communications skill.
- Good analytical skills.
- In-depth knowledge of internal policies and procedures to utilize good judgment in making sound decisions.
- Good organizational skills and the ability to multi-task and be flexible.
- Good computer skills (Excel/Word/PowerPoint).
- In-depth ability to maintain confidentiality.
- Good in speaking reading & writing in English, Hindi & Nepali.

Professional Qualities

1. Muktinath Bikas Bank Ltd. (Chandrapur Branch)

From 2078/07/01 to Present

- Identify prospective customers
- Building up PR (Public Relation and Advertisement)
- Building & Maintaining customer relationship
- Marketing Banking Products/services to trustworthy people
- Meeting Profit , deposit & loan target of branch as per Target given by management.

2. Rastra Utthan Laghubitta Bittiye Sanstha Ltd (Garuda Branch).

From 2076/11/07 to 2078/06/31

Assistant

- Meeting profit, deposits and loan target of branch.
- Handle the loan process, as prescribed within the Bank, by establishing the relationship, determining business needs, making recommendations to management and maintaining relationship as appropriate.

- Promote and sell Bank products and services by making regular outside calls and visits, to assist in the continuing growth of the organization.
- NRB Credit Reporting along with Overall Credit in-house reporting.
- Interview with loan customers, inspection of business site, credit information from CICL, collateral site inspection, credit proposal writing, loan documentation, review & renewal of faculties, loan monitoring & follow up action for recovery.

Extra Curricular Activities & others

- Actively participated in various contest & sports

Education and Professional Training

Education

- Bachelor,T.U (2023)
- 10+2, HSEB (2019)
- SLC, Nepal Board (2017)

Professional Training

- Participant Training On “Micro Finance Management”
- Participant Training On “Operation Risk Management at Branches” Organized by MNBBL.
- Participant Training On “Credit Appraisal Training” Organized by MNBBL.
- Participant Training On “AML, CFT & KYC” Organized by MNBBL.
- Participant Training On “Credit Underwriting & Management” Organized by MNBBL.
- Participant Training on “BFI- Lending, Mortgage Management, Real estate Survey and Classification” Organized by Astasiddhi Consultancy Pvt Ltd
- Participant Training on “Harnessing Challenges as Opportunities” Organized by MNBBL.
- Participant Online Training on “Discussion on Risk Issues” Organized by MNBBL.
- Participant Online Training on “Discussion on Disbursement Issues” Organized by MNBBL.
- Participant Training on “Unlock Your Potential- Learn, Organize & Grow” Organized by MNBBL.
- Participant Training on “line Orientation on preparation of auto generated legal security documents for Butwal & Janakpur Regions” Organized by MNBBL.
- Participant Training on Online “Orientation on Collateral Mortgage Procedure” Organized by MNBBL.
- Participant Training on “Recovery Management on Micro-banking” Organized by MNBBL.
- Participant Training on “Portfolio Quality Management” Organized by MNBBL.
- Participant Training on “Comprehensive Risk Management Practices” Organized by MNBBL.
- Participant Training on “Empowering Desk Incharges & RMs : A Comprehensive Guide to Budgeting, Recovery, and Business” Organized by MNBBL.
- Participant Online Orientation on “Unified Directives 2079-80(Kohalpur- Janakpur” Organized by MNBBL.
- Participant Training on “Orientation on Wholesale Loan” Organized by MNBBL.
- Participant Training on “Business Growth and Recovery Management” Organized by MNBBL.
- Participant Training on “Sustainable Banking Strategies- FY 2079-80(Day 2 & 3)” Organized by MNBBL.
- Participant Online Training On “Auction Process” Organized by MNBBL.

Personal Information

- Date of Birth: 2057/08/05
- Father Name : Lal Babu Sah
- Mother Name : Jayman Devi
- Spouse Name : Archana Kamari Sah
- Nationality : Nepali
- Gender : Male
- Interests: Sports,Music,doing YOGA & Reading
- Marital status: Married
- Contact No :9815220806
- Gmail : sarojsah7875@gmail.com
- Language : Nepali , Hindi & English

References

1. Shailendra Sharma
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Branch Manager
Muktinath Bikas Bank Ltd.
Kolhabi Branch

2. **Yug Prasad Gautam**
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Branch Manager
Muktinath Bikas Bank Ltd.
Chandrapur Branch

Certification

Myself Saroj Kumar Sah hereby certify that all information stated in this CV is true and complete to the best of my knowledge. I understand that any willful misstatement describe herein may lead to disqualification for the purpose it is intended to.