

PRASHANT KUMAR

Cell: +919835030221

E-Mail: prashantksgh7@gmail.com

Retail Sales & Marketing / Financial Operations / Industrial Sales & Marketing / Banking, Audit & Management.

Preferred Industry: Sales & Marketing, Branch Banking & Finance.

Synopsis

- 1 An accomplished professional with over **8 and half years** of qualitative experience in Business Development , Sales Marketing, Client Servicing, Team Management and Retail Management.
- 2 **Since July-2014, working with HDFC Bank Ltd as Personal Banker in Branch-Banking.**
- 3 **From July-2013 to July 2014, BAPEPS as Account Officer .(1Yr.)**
- 4 **From-Jan 2009 to July 2013, worked with Royal Bank of Scotland (RBS) as Corporate Officer (4 Yr 7 Month).**
- 5 **From July-2008 to Dec 2008, worked with Essae Teraoka Ltd. As Sales Executive (6 Month).**
- 6 **From Aug-2004 to Aug-2005, Worked with Rajiv Girdhar & Co. As an Audit Trainee. (1Yr.)**
- 7 A proactive planner with dexterity in identifying emerging trends to achieve organizational objectives.
- 8 Strong business acumen with skills to remain on the cutting edge; driving new business through conceptualizing product strategies & implementation, product promotions.
- 9 Adept at managing & leading teams for running client servicing, process operations for business excellence.
- 10 Proficient at analyzing market trends to provide critical inputs for business development initiatives and formulation of selling and marketing strategies.
- 11 Effective communicator & leader with proficiency in managing people.

Core Competencies

Marketing & Business Development

- 1 Identifying target, planning activities to achieve volume estimations, reviewing & executing promotions.
- 2 Preparing marketing collateral's for the branding of new product & preparing budget for execution.
- 3 Analyzing marketing trends and tracking competitor's activities

Process Management

- 4 Implementing standard operating procedures, manuals to facilitate smooth functioning of client servicing process.
- 5 Monitoring the functioning of processes, identifying improvement areas for maximize customer satisfaction levels.

Key Account Management

- 6 Initiating and developing relationships with key decision makers in Corporates for business development.
- 7 Assessing requirements & conducting negotiations for delivering need based products to key clients.
- 8 Ensuring speedy resolution of queries & grievances to maximize client satisfaction levels.
- 9 Maintaining excellent relations with clients to generate avenues for further business.

Client Servicing

- 10 Supervising customer service operations for rendering and achieving quality services as well as optimizing client satisfaction levels and generating additional avenues for business.
- 11 Conceptualizing and executing strategies to optimize CRM an operation within all functions of the organization to meet TAT'S promised & ensuring qualitative response to customers.

Team Management

- 12 Interacting with support functions for staffing & scheduling requirements, performance reporting.
- 13 Determining training needs of employees; conducting suitable training programs to enhance their productivity.
- 14 Ensuring their targets and make them understand the need of the hours.

Employment Profile

HDFC Bank Ltd - Personal Banker (Branch-Banking)

Since July-2014

Job Role & Responsibilities

- To Achieve the New Acquisition Value as well as Number targets for the Branch.
- To Ensure the HNI/ Classic Customer Service Post Relationship Build Up.
- To Achieve the Cross sell targets & Revenue Generation.
- To Put a Control on the Quality of Business and to Ensure the Maximum Activation of Accounts.
- Processing of the Accounts sourced, proper check on documentation related to KYC and coordinate with the CPU for the Certification of the accounts.
- Responsible for Branch Profit & Loss, Revenue & Cost, Branch Banking & Wealth Segment.

BAPEPS- Account Officer (Bihar Govt -Org)

From July-2013 to July 2014

Job Role & Responsibilities

- Responsible Block Level Accounting.
- Co-ordination with Sate & District DM Office for Disaster Related MIS , Budgeting, & Billing.
- Managing analysis of reports on work flow process and Account operation performances
- Implementing plans to manage facilities as per organization needs and parameters.
- Conducting required analysis and rendering advisory services.
- Attainment of Profitability Index for the team.
- Organizing training and development programs for Block level Associate.
- Instrumental in carrying out operations and maintenance of day-to-day Account operations.

Royal Bank of Scotland(RBS)- Corporate Officer

From-Jan 2009 to July 2013

Job Role & Responsibilities:

- Managing the complete customer service & administrative activities for Corporate Clients.
- Looking into Corporate customer relationship management through query resolution and product information.
- Responsible for Documentation of our client and customer Service.
- Handling all types of queries and escalations pertaining to corporate HNI client.
- Managing NRI cases.
- Ensuring turn around time (TAT) adherence in meeting customer requests and resolving complaints.
- Demonstrating abilities in handling churn cases, thereby ensuring high percentage of customer retention.
- Accountable for handling and managing in-store applications i.e. RTS (Retail Tracking System) and which further leads to efficient and effective customer service.
- Compiling daily reports in terms of Service report & co-ordination with HO.
- Streamlining the adherence of Compliance and Corporate Documentation Policy.
- Training of whole Delhi-NCR for New Joinee.

Essae Teraoka Ltd-Sales Executive

From July-2008 to Dec 2008,

Job Role & Responsibilities:

- Looking into Corporate Industrial Sales & Marketing.
- Order Finalization & Product Marketing.

Noteworthy Contributions

- Best Relationship Executive Award from RBS
- Awarded a Bronze Ovation for Recognition Program.
- Qualify for Excellence Award, 2009 in RBS.

Education

- MBA from UPTU- Lucknow 2008.
- Graduation in B. Com Account Honors from BNMU University 2004.
- Passed 12th Bihar Board, Saharsa in 1999.
- Passed 10th Bihar Board, Saharsa in 1997.

Additional Qualification:

IRDA Certified
NISM Certified

Key knowledge Area

- Concept of investment alternatives.
- Stock Market
- Mutual Fund & Insurance.
- Capital Market & Money Market.
- Banking functions
- Economic affairs.
- Dealing with Corporate & Retails Services.
- Sales Management

Personal Details

FATHER'S NAME	:	Shri Ram Pramod Singh
DATE OF BIRTH	:	07-Mar-1982
GENDER	:	Male
MARITAL STATUS	:	Married
NATIONALITY	:	Indian
RELIGION	:	Hinduism
HOBBY	:	Playing cricket, Music, Reading book
CURRENT MAILING ADDRESS	:	13 E/3 GF West Anandpuri Boring Road
Patna-800001		

Date:

Place: PATNA

Prashant Kumar