**SUMIT KUMAR** Phone- +91- 9810988906, 9990182151

Email: [sumit\_kumar225@yahoo.com](mailto:sumit_kumar225@yahoo.com)

B-181, Sector-52,

NOIDA (U.P), PIN-201301

**CAREER OBJECTIVE**

With a result oriented professional record I aspire to join as a Managerial position where in my diligence and extensive domain knowledge can contribute to the growth of the Organization.

**CAREER SUMMARY**

MBA Qualified Professional offering an **experience of over** **8 years** in Banking, Insurance, Loan and Accounts. Excellent communication skills and summed up with splendid knowledge in the area of Business Development, Client Relationship Management and Fund Management.

**WORK EXPERIENCE**

**Sr. Sales Manager GUNI INTERNATIONAL Finance Solution Jasola District Park, New Delhi Sept’13 till Continue.**

***Responsibility***

* **Managing** & handling a team of **three Sales Officers and two telecallers** by **motivating, training** and doing **joint field work** with them to sell **loan products.**
* Sourcing business of Secured and Unsecured funding mainly **Business loan, loan against Property, Home loan, Auto loans** and **Personal loan**.
* Generate **new loan origination** and **cross sell** auxiliary loan products and services.
* Build and retain a Portfolio of **Retail** and **SME** clients to achieve the assigned target numbers and service standard.
* Review and ensure client’s documentation, authenticity of documents and calculating the eligibility criteria of a case.
* Responsible for ensuring the overall process of loan disbursement to client.

***Achievements***

* Increasing the target month on month and achieving the same through proper Planning and Execution.

**State Account Officer National Disaster Management Authority (BSDMA, Govt. of Bihar), Patna Sept’12- June’13**

***Responsibility***

* Practicing & managing routine financial operations with particular emphasis on handling accounts payable, creating Budgets, preparing and submitting monthly financial reports.
* Coordinate with District Project Coordinators for tracking physical and financial progress at district level under **National School Safety Program of NDMA.**
* **Analysing and briefing the pros and cons** of the **Flood Insurance policy to the State Govt.** which isproposed by **L&T and Tata AIG General Insurance Company** with the help of **Global Reinsurer Swiss Re** to the **Govt. of Bihar.**

***Achievement***

* Organized a State level workshop on ‘**Necessity** **of Flood Insurance cover’** for the State of Bihar which can be used as a **Flood risk transfer tool for the Govt. of Bihar**.
* Received Appreciations Certificate from **Vice Chairman (BSDMA)** for contribution in organizing different activities during **Bihar Diwas -2013**.

**Senior Agency Manager ICICI Prudential Life Insurance co. ltd.**

**Pushp Vihar, New Delhi Oct’2007- Sept’2012**

***Responsibility***

* Managing (Recruiting and Training) team of Insurance Advisors to sell Insurance Policies.
* Handling the sales & Marketing operations for promoting insurance policies in the market.
* Gauging the market competitiveness on the product and revising the marketing strategies.
* Ensuring the set targets and achieve by generating new business and cross sales.
* Reviewing & interpreting the competition and & market information to fine-tune strategies.
* Strict adherence to the Banking and Insurance rule and regulations.

***Achievement***

* Maintained a team of HNI advisors and also maintained cordial relations with them and creating high number of business month on month.
* Used to qualify for the contest at branch level as well as PAN India level on most of the occasions.
* **Promoted as Senior Agency Manager** in the month of March’12 on the completion of goal sheet.
* **Promoted as Agency Manager** in the month of March’10 on the completion of goal sheet.

**Sales Executive ICICI BANK LTD. C.P New Delhi July 2006 - Oct 2007**

***Responsibility***

* As a team leader motivating, Training and doing Joined field Work with a team of 6-7 MRE’s to sell retail products.
* To help in marketing efforts by organizing different promotional activities.
* Manage the Classic customer’s Savings as well as Current Account and provide services to the customers.
* Increase the CASA value of the Branch by the cross selling as well as acquiring new customers.

***Achievement***

* Won Several Certificates including Best-selling Award in opening maximum numbers of Savings account in a month.
* **Promoted as a Team Leader** in the month of Dec’06.
* Increasing the target month on month and achieving the same through proper Planning and Execution.

**EDUCATION**

**MBA (FINANCE)** M.D.UNIVERSITY, ROHTAK 2013

**Graduation (B.COM)** DELHI UNIVERSITY 2005

Intermediate (COMMERCE) B.I.E.C. PATNA 2002

Matriculation B.S.E.B. PATNA 2000

**COMPUTER KNOWLEDGE**

**DCA *(Diploma*** in Computer Application***)***

**Tally ERP 9** (Knowledge of Latest accounting software)

**PROFESSIONAL TRAINING**

* **NCFM** Certified
* **Attended IRDA** Insurance Training
* Product and Skill Development Training : ICICI Prudential

**PERSONAL DETAILS**

**Date of Birth : 05th Feb 1986.**

**Marital Status : Unmarried.**

**Language Known : English, Hindi, Bangla.**

**Nationality : Indian**

**Address :** **B-181, Sector-52, Noida (U.P), Pin-201301.**

**REFERENCES**

Will be furnished upon request.

**Date: SUMIT KUMAR**

**Place:**

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