**CURRICULUM VITAE**

**Anuj Singh**

**PGDM (BFS), BBA**  
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**Objective:**

Seeking Challenging assignments in profit centre Operation / Client Servicing / Business Developments with a growth oriented organization. Effectively operates in a team environment while focusing on solutions, and customer satisfaction.To impart creativity andstrive for the best in my field and work hard to achieve the organizational goal

**Professional Summary:**

An astute professional with specialized degree in *PGDM(BFS – Banking and Financial Services*) from one of the top 50 B-Schools in India, having experience of approx 6 years in diverse field , roles and responsibilities in the areas of branch administration, Business Development Credit Administration & Client Servicing, Proficient In Managing day-day to day operation of the collection process and implementing effective system & procedures to facilitate timely receipt of payments and recovery of bad debt. Posses excellent interpersonal, communication and organization skills with proven abilities in team management, customer relationship management and planning.

**Organization : Kotak Mahindra Bank Ltd**

Designation : Relationship Manager (Commercial Banking Group)

Time Duration : April 2015 till date

**Responsibilities:**

* Responsible for handling CV business for Jaipur and outskirts of Jaipur.
* Taking care of dealership point .
* Responsible for higher penetration in strategic segment.
* Handling business through channel partner viz. DST & DSA.
* Relationship building with existing clients as well.
* Direct relationship with prominent dealership of the market in the related segment.
* Added some NCA cases to the portfolio in short span of time,

**Organization : ICICI Bank Ltd, Jaipur**

Designation : Relationship Manager (Commercial Business Group)

Time Duration : May'14 till March 2015

**Responsibilities:**

* Responsible for handling LCV & SCV business for Jaipur location.
* Taking care of dealership point.
* Responsible for higher penetration in strategic segment.
* Handling business through channel partner viz. DST & DSA.
* Relationship building with existing clients as well.

**Achievement:-** Brought a deal of Banasthali VIdyapeeth (NIwai Campus) construction loan , (payment against receipts. I solely convinced the customer and brought the deal to ICICI after a rigorous follow-up of around a month. Deal Size – 19 Crore.

**Organization : ICICI Bank Ltd, Jaipur**

Designation : Relationship Manager (Business Loans Group)

Time Duration : Oct’ 13 till May'14

**Responsibilities:**

* Analyzing the financial position of Companies by preparing the CAM.
* Working Capital penetration in SME segment.
* Managing assigned customer relationship and fresh acquisition as well.
* Maintaining good relation with branches in the catchment areas and boosting the business through their existing clientele.

**Past Experience:**

**Organization : HDFC Bank Ltd., Jaipur**

Designation : Sales Manager (Commercial Vehicle)

Time Duration : Sept 2011 to Oct’13

**Responsibilities:**

* Managing business through Channels and taking the direct reporting of the same.
* Responsible for achieving the Direct Agri & PSL targets of bank.
* Responsible for taking care of business from Jaipur and outskirts of Jaipur as well.
* Maintaining good relationship with existing customer.
* Expanding the existing portfolio of bank through fresh sourcing and channel partners as well.
* Making daily sales report and reporting to immediate supervisor.
* Preparing CAM of customers whose exposure is more than 50 Lacs.
* Ensuring that the cross-sell targets are met on time.
* Taking frequent feedback from customers regarding the products and services offered by the bank.
* Grievance handling and addressing the customers need.
* Setting up and managing profit centre operations with a view to achieve business objectives and ensure top fine and bottom line profitability
* Formulating Short Term and Long Term Budgets and Developing Business plans for the achievement of these goals.

**Achievement:-** Received a momento from HDFC for significant contribution to achieve the Business Volume growth of Commercial Vehicles Business over 10000 Crore.

**Business Development / Client Servicing:**

* Implemented competent strategies with a view to penetrate new accounts expand existing ones, meeting predetermined business objectives.
* Mapping client requirements (Corporate & Retail Clients) and providing them with best credit solutions to suit their needs.
* Managing Customer service operations for rendering and achieving quality service providing first line customer support by answering queries and resolving their issues.
* Supervising data verification activities with a view to obtain accurate information to assess the creditworthiness of the clients.

**Organization : Janalakshmi Financial Services Pvt. Ltd. Jaipur**

Designation : Area Head

Time Duration : April 2010 to Sept 2011

**Responsibilities handled:** Maintaining good relations between field staff, operation team as well as the clients and proper handling of grievances.

* Managing the portfolio of over 2.54Cr (approx.) i.e. 2563 customers.
* Supervise team of six on-roll executives of sales and collections.
* Also managing operation team and daily branch MIS updates.
* Assign weekly sales target to each executive and make weekly sales schedule.
* Make weekly sales report and submit to Branch head.
* Conduct Group verification on field and sanction the loans.
* Conduct market survey and explore new areas for Business.
* Review the output of each team at the end of the day and record it in the weekly output report.
* Review branch summary in coordination with other AHs and BH.
* Prepare daily collection plan for each CREC and review it before handing over to them.
* Submit a report on collection performance to BH on daily basis by having a meeting at the end of each day.
* Conduct weekly Area Review Meeting to take stock of the weeks deliverables and to plan for the next week.
* Present and review monthly performance of the area on select business parameters as per MIS received from HO.

**Academic Qualifications:**

* Secondary from HMG BOARD NEPAL, in year 2002.
* Sr. Secondary from CBSE (10+2) from Muz. Bihar in year 2004.
* B.B.A. from L.N.Mishra College of Business Management, Muz. Bihar in year 2007.
* PGDM (BFS) from Asia Pacific Institute of Management,(AICTE) New Delhi in year 2010.

**Internship:**

**1. Indian Bank, New Delhi.**

**Responsibilities Handled:**

Detailed Study about Loan Recovery Mechanism, and and apart from that also making calls to existing customers of bank and getting the feedback about their satisfaction level regarding the products and services offered .

**2. Reliance Communication, Muzaffarpur.**

**Responsibilities Handled:-**

Brand perception of Reliance communication in and around local market place.

**Academic Achievements and Accolades** :

* Attained 3rd prize in inter house Table Tennis at School.
* Attained 2nd prize(Team) in inter school cricket competition at School
* Green Belt for Six-Sigma Certification Programme organized By KPMG
* Active member in Indradhanush Sponsorship Committee organized by AIM

**Skills:**

* Strong communication skills, both verbal and written.
* Profound analytical skills.
* Exceptional knowledge of financial analysis that includes the ability to assess historical financial performance, cash flow, industry and competitive analysis and projections.
* Strong business and industry knowledge.
* Deadline oriented, Team Player.
* Remarkable proficiency with personal computer, MS Office (i.e., Excel and Access).
* Immense problem recognition and resolution skills.

**Personal Dossaire:**

**Name : Anuj Singh**

Father's Name : Sh. Pashupati Pd. Singh

Date of Birth : 02 sept, 1986

Marital Status : Single

Address : Ravi Apartment, B-2/534, Sector-2,Chitrakoot Scheme, Jaipur - 302021

Date: (Anuj Singh)