**YASHWANT RATHI**

**Address** Faridabad - 121004 (Delhi-NCR)

**Tel** +91-9210100307

**Email** [yash.rathi83@gmail.com](mailto:yash.rathi83@gmail.com)

**Seeking challenging opportunities in Business Development in Banking Domain**

**Summary**

* A highly motivated sales delicate with 7+ years of professional work experience and 3 years off-role experience within banking domain.
* With professional experience in the multiple areas of Banking, I have been able to achieve sustainable growth due to execution of strategy, processes and people. Currently employed with IndusInd Bank as Assistant manager in Business Development of Corporate group.
* As a Banker, I am confident that I have an expertise in meticulously suggesting and implementing most viable products to the prominent customers.
* As a proactive and confident professional, my self-confidence, leadership abilities and articulation skills are my biggest assets.
* I am currently looking for challenging position that would synergize my skills and expertise with organizational objectives. I have received appreciation and certifications on timely and valuable business development.
* I work equally well independently and very much enjoy being exposed to new knowledge opportunities and sharing my experience/knowledge with others.

**Employment Details**

**IndusInd Bank Aug’12-Present**

* Designation : Assistant Manager (Emerging Corporate Group)

**ICICI Bank Jul’07-Aug’12**

* Designation : Sales Officer (Elite Trade Relationship Group)

**Lakshay Enterprises** (Business Partner ICICI Bank) **Jul’04-Jun’07**

* Designation : Sales Executive (Off-Role “Lakshay Enterprises”)

**Key Responsibilities**

**Retail Banking Operations:**

* Pay strict adherence to banking rules & regulations and KYC guidelines.
* Ensure resolving of issues within turn-around time, process root cause analysis of critical requests, to ensure maximum customer satisfaction
* Motivating the team to focus on accuracy and productivity
* Guiding customers to use alternate direct banking and delivery channels, which include requisitions placed through Internet banking, phone banking and bank at home service and to make sure that customers are served within the stipulated time.

**Liability Products:**

*Current Accounts, Savings Accounts, Fixed Deposits, Trade RCA, EEFC etc.*

* Sourcing high value business customers and provide them optimum variant of Current Accounts as per their business requirements.
* Attending the walk-ins and put them onto an enhanced relationship with the bank by suggesting and offering them a multi-functional savings account and a super-saver fixed deposit account for the complete family purpose.
* Satisfying well oriented trade customers by offering them better rates, enriched limits and committed services on trade accounts.

**Assets Products:**

*Home Loan, Car Loan, Personal Loan, Credit Cards, Loan against Property etc.*

* Understanding the financial needs of the customers and supporting them by offering loans at a competitive rate as per the credibility of the clients.
* Assessing the financial status of the prominent clients and offering them most preferable and privileged cards as per their habitual needs.

**Insurance Products:**

*Life Insurance, Motor Insurance, Medical Insurance, Stock Insurance etc.*

* Assessing and analyzing the client base and assisting them with knowledge sharing about our insurance products and facilitate the banks in Revenue generation through Life Insurance and General Insurance.

**Achievements**

* Appreciated for conducting a most favorable relationship with numerous valued customers
* Accomplished business growth in excess of the given target by team work and setting high values
* Awarded the Best Relationship Executive (Star Performer) consecutively in August-September-October 06 in Delhi (NCR) region.
* Awarded as the Best Performer in CASA IDOL in Financial Year 2010-2011.
* Awarded as the Best Sales Officer in May 2011 for achieving top most sales targets within the organization.
* Awarded as the Best performer in CASA IDOL contest consistently for 7 months June-Dec in 2011.

**Education**

MBA in Marketing from ‘EIILM University’, Sikkim 2012

B.Com from ‘Maharishi Dayanand University’, Rohtak 2004

10+2 in Commerce domain from Haryana Board, Bhiwani 2001

**Personal Details**

Date of Birth: 27 August, 1983

Interests: Travelling, Interacting with people and listening soft music

Current Location: Faridabad (Delhi-NCR)