**RAKESH SINGH**

Mobile: 09620223117

E-Mail: [rakeshsingh\_m@yahoo.co.in](mailto:rakeshsingh_m@yahoo.co.in)

# 786, 2nd Floor, 15th Cross, 2nd Stage, KumarSwamy Layout. Bangalore- 560078.

*Seeking Managerial Level Assignments in* ***Banking and Finance/Investment Banking***  *that would help me cultivate and nurture my skills with an opportunity to display my talent and become an asset to the organization.*

**PROFESSIONAL SYNOPSIS**

* A dynamic professional with **4 years and 5 months** of experience in Banking and Insurance sales and **1 year and 2 months** in Accounts (Mortgage Loans ,Working Capital Products viz. Overdrafts – Secured & Unsecured, Fixed Deposits & Life Insurance, Home Insurance) , Business Development, Marketing, Promotion, and Client Relationship Management.
* ***Presently associated with SBI Life Insurance co Ltd as a Senior Business Development Executive***
* Well versed in devising effective strategies for augmenting business, identifying and penetrating new market segments.
* Experience in team handling, guiding and motivating towards achievement of set goals.
* Experience in handling key accounts and increased sales through effective management skills.
* Possess excellent interpersonal, communication and analytical skills with demonstrated abilities in customer relationship management.

**CORE COMPETENCIES**

**Sales & Business Development**

* Overseeing the sales & marketing operations for all asset funding products, thereby achieving sales growth.
* Identifying new streams for revenue growth & developing sales plans to build consumer preference.
* Analysing the business potential and executing strategies to drive sales, augment turnover and achieve desired targets.
* Identifying, qualifying and pursuing business opportunities through market surveys and mapping as per targeted plans as well as through lead generation.

**Marketing**

* Tracking competitor activities and providing valuable inputs and new features addition for fine tuning the selling and marketing strategies and devising effective counter strategies.
* Utilising client feedback & personal network to develop marketing intelligence for generating leads.

**Customer Relationship Management**

* Interfacing with customers, mapping their requirements & handling product customization.
* Providing prompt customer support to clients & building market credibility through loyalty programs.
* Developing effective relationship with significant clients to ascertain rendering of quality service and achieving customer delight for business retention/enhancement.

**Team Management**

* Providing direction, motivation and training to the junior colleagues thereby ensuring optimum performance.
* Interfacing with people at all levels, managing healthy work environment and inculcating bonded teamwork with high work ethics.

**EMPLOYMENT CHRONICLE**

**SBI Life Insurance company Ltd(Bancassaurance) SinceAug’13 Senior Business Development Executive**

***Accountabilities***

* Directing and coordinating activities of business involved with buying and selling investment products and financial services.
* Handling **6 Potential Branches** of **State Bank of India** in **Bangalore Region**.
* Ensuring smooth flow of logged-in cases as per defined TAT across all the stages like risk screening, credit discussion, credit decisoning, property valuation & legal report generation & lastly speeding-up the process of post-sanction submission of disbursal docket.
* Employs analysis and creativity to form productive systems and strategic business partnerships. Dedicated individual with a reputation for consistently going beyond what is required and using personal high standards to achieve results.
* Proficient at analyzing market trends to provide critical inputs for business development initiatives and formulation of selling and marketing strategies.
* Liasoning with Sales managers from other business units such as Capital Market Group (CMG), Corporate Finance Group (CFG) to ensure cross-referral of Branch Business
* Complying with the post disbursement process of Insurance in terms of documentation, property papers within the defined TAT guidelines.

***Achievements***

* Achieved Certificate of Appreciation in the month for Oct’13.
* Achieved Best Performance award in the month for Sept’13

**HDFC Life, Bangalore (Bancassaurance)**

**Senior Corporate Agency Manager May’12 – July’13**

**Corporate Agency Manager Nov’ 11 – Apr’12**

***Accountabilities***

* Managing the business for Working Capital funding in Retail Banking function through a team of Sales Managers.
* Drive and motivate the Channel Partner’s team, Operational team and ensure the service and retention of current customers.
* Handling **Classic on phone team, Bangalore** Circle.
* Responsible for market research on price data, product movement, competition pricing, product bundling.
* Conceptualized new products based on the scalability, market potential, risks involved & income potential criteria managed the entire product line life cycle from strategic planning to tactical activities while coordinating and working with cross-functional departments for product development, ensuring the qualitative results.
* Established excellent rapport with the insurance companies for repeat business. Identified and developed prospective clients/ channel partners/ dealers/ while analyzing their requirements and rendering technical guidance over the various aspects of the business.
* Maintaining close coordination with various verticals of HDFC Bank Ltd like Commercial Vehicle Loans, Personal Loans, Merchant Acquiring and Loan against Property
* Also, ensuring cross-sell of parallel retail banking Liabilities products Fixed deposits, Life Insurance and Health Insurance.

***Achievement***

* Achieved Certificate of Appreciation in the month of October, December, January in 2012-13 from HDFC Life.
* Achieved Tablet Mania ( I- Pad2) Reward in the Month of Jan – Feb’13 from HDFC Life.
* Achieved SVP Galaxy Contest reward for Hong- Kong Trip in Feb - Mar’13 from HDFC Life.
* Achieved Legends of South II Banca, award in the month Feb - Mar’13from HDFC Life.
* Achieved Oscar Award for Feb - Mar’13 from HDFC Life.
* Achieved Malaysia Contest in the month of March 2012 from HDFC Life.

***ICICI Prudential Life Insurance***

***Financial Service Consultant Aug’09 – Apr’10***

***Gold Financial Service Consultant May’10 – June’10***

***Senior Financial Service Consultant July’10 – Oct’11***

***Role:***

***Financial Advisory***

* Monitoring clients’ portfolio performance, conducting profitability analysis, rendering sustained advisory services for securing high ROI and increasing retention levels.
* Analyzing risk appetite of an individual for providing them apt investment solutions, ensuring that solutions provided match the risk profile.
* Providing investments advisory to High Net worth Customers and taking care of the operational needs of the business relationships.

***Client Relationship Management***

* Managing customer service operations & ensuring customer satisfaction by achieving delivery & service quality norms.
* Interacting & developing rapport with all external/internal constituents of client at all levels; for maximum client retention and achievement of revenues.
* Building & maintaining healthy business relations with major clientele, ensuring maximum customer satisfaction by achieving delivery & quality norms.
* Achievements
* Achieved averagely 85% of the monthly Sales target for new accounts & maintained overall 95% TAT for servicing existing portfolio on renewal and enhancement and completion of post disbursement documents.

***Achievement***

* Achieved Super Achiever Forum Club in 2010 from ICICI Prudential Life Insurance.
* Achieved Goa Contest in the month in 2010 from ICICI Prudential Life Insurance.
* Achieved Gold Star Campion in the month of Oct, Nov, Dec 2009 from ICICI Prudential Life Insurance.
* PROCESS CHAMP certification from ICICI Prudential Life Insurance.
* Achieved Lakhpati club Certification from ICICI Prudential Life Insurance.

**B.K.B Computers Pvt. Ltd June’06 – Aug’07**

**Assistant Accountant**

* Prepared Company accounts and tax returns for audit.
* Ensure Compliance with accounting deadlines.
* Managed financial departments with responsibility for Budgets, Forecasting, Payroll, Accounts Payable and Receivable.
* Created budgets and forecasts for the management group.
* Prepare annual company accounts and reports.
* Reported on variances in quarterly costing reports.
* Managed accounts payable, accounts receivable, and payroll departments.
* Coordinated monthly payroll functions for company employees.

**SCHOLASTICS**

* **MBA(Finance and Marketing)** fromInternational School of Business and Research, Bangalore 2009
* **B.Com(Hons Accountancy)** from University of Calcutta in 2006.

**SUMMER TRAINING & PROJECT**

* Completed Summer Internship with HDFC Standard Life Insurance as a Financial Advisor on topic Performance Analysis of Fund Houses from Investors Perspective”.
* Six Sigma Black Belt Project on “Improve Conversion Ratio of students from 43% to 70 % for final admission in International School of Business & Search for Delhi region”.
* Participated in “Lock Stock Trade” Organizing Committee held at ISBR and achieved 27th rank. This activity included trading of Securities as per the SEBI guidelines.
* Participated in various Management events held at ISBR, and was a part of the college Culture Committee, CSR Committee, Sports Committee.

**EXTRA CURRICULAR ACTIVITIES**

* Certified under Six Sigma Black Belt as a trainee from British Standard Institute.
* Certified from LCCI (London Chamber of Commerce and Institute).
* Certified under Capstone Business Simulation.
* Certified NCFM modules in financial marketing.
* Certified IRDA exam.

**PERSONAL DETAILS**

**Father Name’s:** Shri. Dhaneswar Singh

**Date of Birth:** 1st August 1985.

**Language Proficiency:** English, Hindi, Bengali

**Hobbies:** Swimming, Listening to Music, Reading, Playing Cricket.