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|  | RAJ KUMAR |  | E:  singh.rajkr14@gmail.com P:  7019978890 A:   AHMEDABAD, GUJARAT 380058 |  |

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| |  |  | | --- | --- | | ❘ | **Professional Summary** |  * Determined and responsible banker with more than 6 years of success boosting efficiency and streamlining procedures for retail branch groups. Focused on smoothly overseeing financial, personnel and operational facets. Effectively balance targets with resources and optimize long-term success. * Forward-thinking in banking proficient in all operational areas of organizations. Dedicated to enhancing revenue, customer loyalty and team efficiency to grow profits and support long-term business sustainability. * Agile and adaptable team player with stellar banking performance history, motivational approach and upbeat nature. Skilled in training employees and leveraging organized approaches to handle daily planning, scheduling and customer service requirements. Forward-thinking and industrious with diplomatic communication style focused on maximizing engagement , cross selling and satisfaction.  |  | | --- | |  | |  |  |   WORK HISTORY  HDFC BANK LTD - *Deputy Manager*  AHMEDABAD, GUJARAT • 04/04/2022 - Current  ICICI BANK LTD-17/04/2017-25/10/2021  EQUITAS FINANCE BANK-02/11/2021-25/03/2022   * Conferred with customers each day to maintain current understanding of needs and preferences, resolve issues and promote brand loyalty. * Applied performance data to evaluate and improve operations, target current business conditions and forecast needs. * Stayed up to date on changing product and service options to provide top-notch support to customers and employees. * Devised, deployed and monitored processes to boost long-term business success and increase profit levels. * Established and administered annual budget with effective controls to prevent overages, minimize burn rate and support sustainability objectives. * Functioned as point of contact for project administrators and managers focused on timely and successful completion of full lifecycles of assigned projects. * Partnered with upper management in executing functional strategies and reporting capabilities. * Maintained, documented and presented progress reports to leaders. * Maximized resource utilization during banking hours to uphold strict budget targets. * Supervised and motivated staff employees. * Conducted audits annually to keep store presentable and functional. * Enhanced supervisory and leadership abilities by working closely with mentoring. * Pursued every opportunity to learn about retail bank business at all levels and improve team member support. * Analyzed and reported performance data, translating findings into practical improvement actions. |  | |  |  | | --- | --- | | **❘** | **Skills** |  * Cost Analysis and Savings * Leadership Qualitty * Cross-Selling * Due Diligence * Insurance Knowledge * Internal Auditing * Prospecting Clients * Staff Management * Sales Goals * Process Improvement * Business Development * Key Performance Indicators (KPIs) * Product Sales  |  |  | | --- | --- | | ❘ | **Education** |   MAGADGH UNIVERSITY  GAYA COLLEGE GAYA, BIHAR • 27/07/2015  B.sc in Chemistry Hons with 69%  MANIPAL INSTITUE OF BANKING AND FINANCE  BENGALURU • 03/2017  *POST GRADUATE DIPLOMA*: Banking And Financial with 7.80 cgpa  DIPLOMA IN MERCHANT NAVY FROM MERCANTILE MARITIME UNIVERSITY,KOLKATTA.( 2010-2011)  DIPOMA IN COMPUTER APPLICATION 13/12/2014  Passed HSC (March-2011) from CBSE with 60%.  Passed 10th (March-2009) from CBSE with 73%.   |  |  | | --- | --- | | ❘ | **Certifications** |   · **NISM SERIES 5 A Mutual Funds Distributors Certification Examination**  · **IRDA certified**  · **NISM Series VI: Depository Operation Certification Examination**  **ACHIEVEMENTS & ACCOMPLISHMENT**  **GOT PROMOTED FROM GRADE DM1 TO GRADE DM 2 IN 2019**  **ZONAL HEAD APPRECIATION FOR PERFORMANCE IN CASA AND FD VALUE**  **CH APPRECIATION FOR PERFORMANCE IN GOLD LOAN AND OPERATIONS.**  · RH appreciation for Banking Skills & Leadership Quality.  · Getting Certificate from my mentor for winning championship of tug of war with my team at ICICI MANIPAL ACADEMY.  · Getting listed in the top 30 overall performer in my batch 2016-17 at ICICI MANIPAL ACADEMY  · Getting Nationals Certificate in kabadi in the year 2015 from MG.  · Getting Regional Certificate in national Maths exhibition.  Certificate of Appreciation from Indian Red Cross Society.  Certificate of Life Saver From Crisis Management Pvt Ltd. |