

# CURRICULUM VITAE

Rahul kumar

## **Permanent Address -**

Sankosai road no 1 dimna road mango jamshedpur  
, Dist – East Singhbhum  
Jharkhand - 831012  
Mobile No – 8340527941  
E-Maid Id – rahulkumar8340527941@gmail.com

## **Present Address -**

Sankosai road no 1 dimna road mango jamshedpur  
Jamshedpur – 831012

Career Objectives : Challenging career opportunity preferably in leading industry which would help me to utilise my academic background to assist me to gain experience , employ my excellent interpersonal skills, and enable me to make positive contribution.

## **BRIEF OVERVIEW**

### **Professional Experience :**

- ✓ Sales Experience - Credit Card Process in Bajaj Finance Ltd from Dec 2021 to Aug 2023.
- ✓ Working in ICICI Prudential life insurance & Working Capital as an UNIT MANAGER from 26 Dec 2023.

### **Key Responsibility :**

- ✓ Evaluating credit worthiness by processing loan application and documentation within specified limits.
- ✓ Interviewing applicants to determine financial eligibility of granting loans.
- ✓ Determining all applicable ratios and metrics and setup debt payment plans.
- ✓ Communicate with clients either to request or to provide information.
- ✓ Justify decisions ( approval/rejections ) and report on them.
- ✓ Maintain and update accounts records.
- ✓ Developed referral networks, suggest alternate channels and cross-sell product and services to accomplish quotas.

### **Skills :**

#### **Business Skills :**

- ✓ Strong analytical skills.
- ✓ Excellent in communication.
- ✓ Principal Oriented.
- ✓ Convincing ability.

### **Educational Background :**

- ✓ Completed Graduation from Kolhan University in the year 2022 by First Division ( 61% )
- ✓ Completed Intermediate J.A.C. Board Ranchi in the year 2019 by Second Division ( 50% )
- ✓ Completed Matriculation J.A.C. Board Ranchi in the year 2017 by First Division ( 70 % )

**Personal Details :**

NAME	:	RAHUL KUMAR
FATHER'S NAME	:	MR. GANESH GORAI
D.O.B	:	22/06/2002
GENDER	:	MALE
MARITAL STATUS	:	UNMARRIED
BLOOD GROUP	:	“ B ” POSITIVE
NATIONALITY	:	INDIAN
RELIGION	:	HINDU
LANGUAGES KNOWN	:	HINDI, ENGLISH, BENGALI

**DECLARATION**

I HEREBY DECLARE THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE :-

PLACE :-

SIGNATURE  
(Rahul KumarI)