



PRABHAT KUMAR

Bakhri, Raghopur Bakhri, Sitamarhi Bihar India 843325 Passport: M3309841
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Professional Summary

- I am a Personal Banker to assist our customers in managing their bank accounts and finances, responsible for building long-term relationships with clients and cross-selling them our products and services. Excellent communicators with solid knowledge of banking processes and products. I am bold and ethical, and possesses strong problem-solving skills. Dedicated and experienced Banking professional with almost 4 years of experience in India's Best Banks. Rich experience in managing HNI Clients for small to mid-size commercial organizations along with Individual HNI Clients.

Objective

Seeking an opportunity to use my 4 years of Banking Experience to serve the HNI clients of Bank to offer them the best suitable products as per their Financial needs, and create a win win situation for customers as well as Bank

Experience

- HDFC Bank Ltd** 2019 - Working
Dy. Manager (Personal Banker)
Handling portfolio of 200+ HNI customers for IPOs, Equity trading, Mutual funds, and Insurance.
Managing set of accounts, suggesting various investment like fixed instruments, Life Insurance, Bonds, Mutual Funds to deliver maximum value to clients as per their needs. Providing client service to enable them to transact seamlessly on HDFC Banking Digital platform, fixing up queries related to their respective (CASA) account as well as Demat A/C
Presenting past performance data, value proposition through presentation checks to clients to convert them for our offerings like new Banking accounts and cross sales of TPP
Consolidation and tracking of leads, Revenue to ensure business growth as per set monthly and quarterly targets.
Responsible for :-
New Demat, CASA Acquisition, Mutual Funds, Insurance, NAV(Funding to customer's A/C. Maintaining healthy relationship with the HNI clients and all the prospective customers of the Bank.

- **Axis Bank Ltd**

2017 - 2019

Assistant Manager

Customer service and new acquisition of CASA. Customer query handling and service request processing under the predefined TAT(Turn Around Time)

Achieving Monthly targets of CASA Acquisition and Cross Sales of Banking products along with Third Party Products.

Acquisition of New Clients and providing quality service to maintain good bonding between the bank and the customers.

Sourcing New Demat, Mutual funds and insurance along with banking products like FD/RD and all types of Insurances & Financial needs to the customers as per their need.

Skills

- Communication Skill
- Cross Sales
- MS Excel & Word

Achievements & Awards

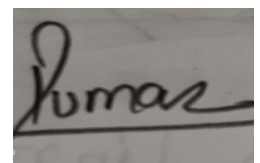
- Certified in 1.Mutual Funds Distribution 2.Insurance by IRDA 3.Winner in Inter Sainik School FOOTBALL championship 4.Studied in Sainik School 5.Attended ATC NCC Camp for 10DAYS 6.Trekking Camp in Himachal Pradesh for more than 150kms.

Education

- **Bhagalpur College of Engineering** 2015
B.Tech
70.36
- **ATTC Bardang Sikkim** 2012
12/Diploma
68.86
- **Sainik School Sujanpur Tira H.P** 2007
Matric
64

Personal Details

- Date of Birth : 25/01/1992



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