

SHIKHA SINGH

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PROFESSIONAL SUMMARY

To work in a growth orientated organization like yours & deliver in challenging atmosphere. I wish to contribute to the organizational goals & objectives simultaneously enriching my skills & knowledge in spirit of learning and development.

EXPERIENCE

DEPUTY MANAGER	HDFC BANK LTD (AUTO LOANS) TERRITORY SALES MANAGER	Aug 2021 – Present
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- Responsible for planning on methodologies to be taken to achieve annual target of 13 Branches.
- Portfolio deepening and relationship management.
- Effectively communicate & collaborate with all department to enable LC of the case from LG, Login , RCU , Underwriting , disbursal to post sanity measures.
- Liaison with external & internal stakeholders for process improvement.
- Hiring of team & provide requisite training to achieve desired output.
- Due diligence to maintain sanity of portfolio – Risk profiling.
- Organizing marketing drives – Test drives, Umbrella activity, Vehicle display, Joint scoping etc.
- Pushing customer & team for digital adaption – PADD disbursal, E-mandate registration, STP journey.
- Focusing on cross sell & closing of customer grievances if any.

EXPERIENCE

DEPUTY MANAGER	IDFC FIRST BANK LTD (PRE OWNED CAR LOANS) TERRITORY SALES MANAGER	Nov 2018 – July 2021
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- Responsible to contribute in the preparation of annual business plan, quarterly drill down and monthly targets in B2B sales.
- Driving business to meet revenue, growth and profitability targets – doubled the revenue generation from the assigned outlet partner portfolio.
- Improved the productivity of team by giving proper training to team members & successfully pull e-mandate & perfios e-statement penetration.
- Driving whole process to digitalization i.e., from manual to scan based process in short span of time.
- Involving team to resolve FEMI, SEMI & TEMI.
- Prudent & diligent approval of cases & creating good portfolio of business.
- Distributor and vendor relationship management to ensure high service levels.
- Acquiring new business by on onboarding new distributor to the bank.

SUMMER INTERNSHIP

UCO BANK (RISK MANAGEMENT)

JUNE 17 – AUGUST 2017

- Learning about Operation, Market, Credit risk management & techniques used in bank as per BCBS
- Preparing Risk control & self-assessment table, health index, 8*7 loss data management matrix & key risk indicator as per BASEL I & BASEL II.
- Based on internal external loss data & RCSA prepared health Index worked on qualitative scenario analysis to recommend changes in order to reduce risk.
- Implementing VAR measurement models such as Historical Simulation, Variance co-variance approach & Monte Carlo Simulation.
- To have basic understanding on PD, LGD, EAD Expected & unexpected loss.

- Evaluating of inputs under CENVAT credit to be given.
- Computation of monthly Service Tax liabilities & credit computation of clients as per geographical areas.
- Computation of abatement & reverse charge for calculating service tax to be paid by service provider.
- Doing research to know about background of different company under same branch name.
- Computing refund amount of company dealing in financials sector.

EDUCATION BACKGROUND

2012-2018

YEAR	DEGREE	UNIVERSITY	SCORE/PERCENTAGE
2016-2018	MBA – FINANCE/MARKETING	ARMY INSTITUTE OF MANAGEMENT KOLKATA	7.16
2012-2015	B.COM	UNIVERSITY OF LUCKNOW	55.80

ACHIEVEMENTS / EXTRA CURRICULAR ACTIVITIES

- Successfully driven E-Mandate & perfios at IDFC FIRST BANK LTD.
- Recognized for outstanding performance in cross sell FG insurance.
- Won trip by competing in PAN INDIA pre owned car competition.
- 5 star rating in the year 2019-2020.
- Promoted thrice in 2 years from senior officer to Assistant manager to Deputy manager.
- Worked for CSR / ISR/ NSS in blood donation camp, cleaning of public roads, interacting with special - abled children, cleaning of river bank.
- Won scholarship in PG & High school.

TECHNICAL

MS OFFICE , SALESFORCE , BPM , FINNONE , LOS , SPREADSHEET , CRM Next , Flex , Vahan gyan , Mehim, Salesforce.

HOBBIES

Badminton, Reading Books, Travelling