

## **RESUME**

### **AJAY KUMAR SHARMA**

Add :- Shiv Complex Near SBI Sidhi (M.P)

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**CAREER OBJECTIVE :-** To seek challenging assignment and responsibility, with an opportunity for growth and career advancement as successful achievements .

### **WORK EXPERIENCE :-**

Organization	Designation	Working Duration
ICICI Bank Ltd	SENIOR RELATIONSHIP MANAGER	29/09/2021 to Continue....
HDFC Bank Ltd	RELATIONSHIP MANAGER	17/12/2018 to 22/09/2021
India infoline Finance Ltd [ IIFL]	SENIOR OFFICER	25/09/2017 to 17/10/2018
Muthoot Finance Ltd (The Muthoot Group)	SENIOR RELATIONSHIP EXECUTIVE	14/09/2015 to 12/04/2017
Rameshwaram Group	ASSISTANT MANAGER (SALES)	03/08/2014 to 10/08/2015

### **TASK UNDERTAKEN :-**

- Conducting field visit and meeting with Businessman , Chartered Accountants and DSA channel for business development .
- Use credit knowledge to assess the customer financial ( i.e. P & L , turn over , ATNW , capital, creditors , debtors , profit after tax , rating , GST , ITR , Banking , Cibil track record etc )
- Preparation of CAM for smooth login and timely Credit decision
- Coordination with Technical and Legal team for timely release the valuation of mortgage property and legal clearance.
- Team Management training and development of SO/RE To utilize the sales resources for optimal sales support. To groom supporting staff and enhancing their skills by imparting regular training for better customer relationship dealing and product knowledge.
- Cross selling of all other asset and Liability products ( FD,Insurance, CASA , PL , TW , CV , AL , Demat A/c ,GL etc ).
- Maintain Relationship and conduct weekly meeting with Retail Branches , DSA Channel and Other Stake holders . Liaise with Credit to ensure timely decisions of proposals & closure of housekeeping items security creation etc .
- Handling emails, Co-ordination with Regional & Corporate offices and all other Administrative activities.
- A/C Management (BRS, Prepare Monthly Outstanding P & L A/C inter Branch Transaction etc.)
- Customer follow up For Interest Collection and NPA reduction (Phone Calling & Home visit )
- ONLINE Portal Handling i-view, CRM ,CBS (CORE BANKING SOLUTION) and All KYC entries in the same
- Field Verification and customer reference check Documents & valuation of collateral securities ,Loan Closures ,renewals.
- Relationship Building and Maintenance To liaison with new and existing customers for new leads generate .
- Increased penetration and cross sell of other assets and liability products Promotion of digital platforms like Net Banking, Mobile Banking, i-mobile, Insta Alert, Smart Buy, Chillr, tally plug in etc.
- To monitor rotation of accounts To avoid dropping of limit in customers account, ensure submission of documents like LAD, CAM, and timely renewal .
- Conducting marketing activities for generating new business work on productivity benchmarks .

### **ACADEMIC DETAILS :-**

EXAMINATION	INSTITUTE	BOARD /UNIVERSITY	DIVISION	YEAR
<b>MBA</b> (Finance & Retail )	INSTITUTE OF PROFESSIONAL EDUCATION AND RESEARCH	B . U, BHOPAL	FIRST	2012-14
<b>BCA</b> (Computer Application)	RAJEEV GANDHI COLLEGE,BHOPAL	B . U, BHOPAL	FIRST	2008-11
<b>12 th</b>	G.H.S .B	MP BOARD, BHOPAL	FIRST	2007-08
<b>10 th</b>	G.H.S.M	MP BOARD , BHOPAL	FIRST	2005-06

### **ACADEMIC PROJECT (MANAGEMENT TRAINING)**

**Organization** :- JAYPEE SIDHI CEMENT PLANT (JAYPEE GROUP)  
**Duration** :- 60 days  
**Project Topic** :- Working Capital Management

### **PROJECT BRIEF SIP:-**

- Cash Management , Inventory Management ,Debtors Management, Short -Term financing
- Calculate profit and loss of the organization in last 2years.
- Monitored and recorded company expenses.
- Learned about how to pass the bills through SAP and collect vouchers.
- An increase in net working capital through increased current assets and decreased current liabilities .

**COMPUTER SKILL :-**

- MS Office (Word , Excel , Power Point )
- Best Command in Computer Language- C, C++, .Net and JAVA .
- Internet Operating ( E-mail , Online Business Promote, CBS, CRM , KYC & financial verification)
- Two month internship .Net at Techno craft Technologies PVT.LTD. Bhopal.
- One month certificate course JAVA at Master Mind Computer Training Center Bhopal

**KEY SKILLS :-**

- Sales and Business development
- Team Management
- Client Relationship Management
- Market analysis
- Maintain Relationship with supportive channel – Credit , Opps and Retails branch

**PERSONAL PROFILE:-**

Father's Name : Mr R.K Sharma

Date of Birth : 01/06/1991

Nationality : Indian

Permanent Add : K-22 Rampur Naikin Distt- Sidhi (M.P) 486775

Language Known : English , Hindi , French and Regional Language

Marital Status : Unmarried

Hobbies : Traveling, Listen Music, Reading book & Newspaper.

Ddeclaration

I hereby declare that the information given above is true to the best of my knowledge & brief.

DATE:- ...../...../.....

PLACE:- SIDHI (M.P)

Ajay Kumar Sharma