

# Madhup Rai

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## Objective

To work in a demanding job that will further enhance my talent and skills, where I can deliver my Logical as well as Analytical skills into practical viable solutions for my organization to achieve their goals in a more efficient and effective manner.

## Work Experience

- 5 years of experience in Core Banking Sector. Currently working with **Bank Of India** as Branch Manager (Scale-2 Officer) of branch having overall business of approximately 100 Crores. [Since Sept, 2017].
- 2.5 years of experience in Vision Plus (a financial software application for storing and processing credit card transactions), IBM Mainframe Application development. Worked with **Attra Infotech PVT Ltd** as Associate Software Engineer. [Sept, 2014 – June,2017]

## Technical Skill

- **Databases:**  
Familiar with MySQL, VSAM
- **Operating Systems:**  
IBM Mainframe Z/OS
- **Applications Languages:**  
COBOL, Easytireve(EZT), JCL, CICS

## Banking Tools

- **Finacle7/Finacle10:** It's a Core Banking software which provide extensive and comprehensive technology led business transformation, specialized in Compliance tracking, Investment Banking, Multi-Branch, Online Banking, Retail Banking, Securities Management, Transaction Management.
- **CAPS:** It's a lending automation processing tool which enables fast and efficient processing of retail and agriculture sector credits. It helps in maintaining customer profile of retail and SME Sector, decision making for sanction of credit facilities, NPA Resolution, Credit monitoring and alert for different categories.
- **IMACS RISK SCORER:** It's a web based credit risk management tool that enables centralized loan application Data Management, Appraisal and Approval Supported by Automated workflow, Risk based pricing and Portfolio Management. The tool is aligned with BASEL guidelines for credit risk rating and capital computation.

## Assignments in Banking

**Designation:** Assistant Manager (In-charge Admin and deposit Services)

**Organization:** Bank of India

**Period:** 24 Months

**Summary:** Manage and administer day to day function of Bank.

**Responsibilities:**

- Assist Branch Manager to run branch smoothly.
- Ensure qualitative services to bank customers.
- Build customer relationships through best banking practices.
- Assist and support banking staff in handling customers' requests and needs.
- Sell banking products and services to customers.
- Create and implement innovative methods in banking administration aspects.
- Target and capture customers to increase banking business.
- Prepare annual budget and expenditure budget.
- Compliance of banking industry practices, guidelines standards.
- Motivate banking staff to achieve hundred percent outcomes.
- Reconciliation of office accounts.

**Designation:** Assistant Manager (In-charge Credit)

**Organization:** Bank of India

**Period:** 24 Months

**Summary:** Processing of credit proposals and monitoring & reviewing existing portfolio.

**Responsibilities:**

- Assist Branch Manager in credit matters of branch.
- Perform inspection before sanctioning credit facilities.
- Evaluating the client's creditworthiness by applying Credit Management tools.
- Processing of credit proposals.
- Review existing credit facilities.
- To complete documentation Part
- Monitor the existing credit portfolio and follow up with delinquent clients.
- Compliance of credit policies and audit irregularities.
- To assist auditors in completing audit process

**Designation:** Branch Manager

**Organization:** Bank of India

**Period:** 6 Months and continuing

**Summary:** Directing all operational aspects including, customer service, human resources, compliance, administration and sales in accordance with the bank's objectives.

**Responsibilities:**

## Knowledge of Banking aspects

- Managing resources and staff.
  - Developing and attaining sales goals, and growing the branch's revenues.
  - Delivering customer service,
  - Creating credit scoring models for risk assessments.
  - Approving and rejecting loans based on available data.
  - Calculating and setting loan interest rates.
  - Negotiating the terms of the loan with new clients.
  - Ensuring all loans and lending procedures comply with regulations.
  - Dealing with legal matters related to credit and general matters.
  - Preparation of financial reports of branch.
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- Exposure of retail credit e.g. Housing loan, Mortgage Loan, Unsecured loans, Auto Loans etc
  - Exposure of MSME Credit proposal preparation e.g. working capital & term loan assessment.
  - Exposure of non-fund based facilities.
  - Knowledge of Agriculture and other priority sector lending.
  - Credit Risk evaluation framework.
  - Due Diligence, KYC-AML, Cyber Security
  - IRAC Norms and stressed asset resolution.
  - Other legal aspects and law affecting bankers
  - CTS
  - Basel Norms
  - RBI Open market operations.

## IT Projects

**Project Name:** Production Secondary Support Team

**Company:** Attra Infotech PVT Ltd.

**Period:** 24 Months

**Role:** Developer

**Summary:** Analyze and resolve all the reported issue in production region and also guide primary and newly joined associates for business.

**Responsibilities:**

- Analysis
- Code Fix
- Unit Testing
- UTR Preparation
- Production Activities
- Implementation Support
- Post Implementation Support

**Project Name:** FAS 24X7

**Company:** Attra Infotech PVT Ltd.

**Period:** 3 Months

**Role:** Developer

**Summary:** As part of this project Vision+ enabled FAS 24x7 authorization feature where

Authorization decision will not be taken by Schemes stand-in.

**Responsibilities:**

- Analysis
- FSD and TSD Preparation
- Coding
- Unit Testing
- UAT Support
- Pre-Production Activities
- Implementation Support
- Post Implementation Support

## Academic Credentials

Year	Qualification	Institute	Board/ University	Aggregate Percentage
2010-2014	B.Tech-IT	Guru Ghasidas University, Bilaspur	Guru Ghasidas University, Bilaspur	83.2%
2009	AISSCE XII	Sunbeam Academy, Varanasi	CBSE	62%
2007	AISSE X	Gayanpeethika sr. sec. school, Balia	CBSE	82%

## Personal Profile

Name	Madhup Rai
Date of Birth	August 21, 1992
Linguistic Skills	English, Hindi
Hobbies	Reading, Travelling, photography

## Summary

Believes in, capability coupled with full deter and enthusiasm equals to success. I can work well either leading or being part of a team and I am self-motivated and capable of working on

**Declaration**

task at once. Good in grasping and visualizing concepts and have a strong sense of commitment.

I hereby declare that the information furnished above is true and to the best of my knowledge and experience.

**MADHUP RAI**