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Executive Highlights

A creative, focused & multifaceted Ex-Army Officer, a war veteran& a battle casualty with 20 years plus experience in effective **Strategic & Logistics Planning, Decision Making, Admin, Security, Training, Operations, HRM, Liasioning, Networking, Corporate Communication, PR Vendor Management & Implementation of plans** & 5 years plus experience in **B2B and B2C Sales & Business Development, Government Business, Customer Experience, Corporate Communications, Product Development, Training, Implementation of MoUs and Marketing Initiatives.**

Key Management Skill's & Areas of Specialization

✓ Sales & Business Development	✓ Customer Experience Management
✓ Liaison & Networking under various platforms	✓ Logistics & Operational Planning
✓ Administration, Security & Facility Management	✓ Training & Team Building Initiatives
✓ Human Resource Management	✓ Corporate Communications
✓ Procurement, Contract & Vendor Management	✓ Product Development
✓ Marketing Initiatives	✓ Financial Management
✓ Negotiation	✓ Adaptability

Aspiration

- ❖ Aspiration is to be a proven performer to gain trust of subordinates and a position that will enable me to gain new skill sets that are applicable to future career opportunities

Honors'/ Awards

- ❖ "Governor of Assam Unit Appreciation" while serving in **Counter Insurgency Area** for smooth conduct of Elections in NC Hills, Assam.
- ❖ "South Western Army Commander Commendation" for dedicated services.
- ❖ "Vice Chief of Army Staff Commendation" for exemplary contribution towards organization.
- ❖ "Director General of Artillery's Appreciation Medal" for selfless and dedicated service.
- ❖ Appreciation Certificate "Rising Star" from MD& CEO Yes Bank during **Demonetization**.
- ❖ Appreciation Certificate "Exemplary Contribution & Impact on the Growth of Business" for FY 16-17 from MD & CEO Yes Bank.
- ❖ Certificate of Recognition "DEFENCE TITAN" for outstanding performance & achieving **128% of the assigned target** during Pandemic, Axis Bank.

Academic /Professional Qualification's

- ❖ Bachelor of Commerce, University of Lucknow.
- ❖ Post Graduate Diploma in Business Administration (International Trade and Marketing Research). **Institute of Productivity and Management, Lucknow**
- ❖ Officers Transport Management Course, **Army School of Mechanical Transport, Bangalore.**
- ❖ NBC Unit Instructor Course, **NBC Warfare School.**
- ❖ Junior Command Course, **Army War College, Mhow**
- ❖ Diploma in Information Technology **CMC Limited.**
- ❖ Fire Fighting & First Aid Course, **Artillery Centre Nasik**

Career Profile

Head Infrastructure and Lead Sales & Business Development, IIFL Home Finance Ltd (15 Nov 2021 to date).

- ❖ As **Head Infrastructure** responsibilities includes **opening of New Branches, Vendor Management, Negotiations, Registration and Ensuring compliances as per state & central regulatory authorities' incl Trade & labour license & S&E Acts**, executing the agreement for new Branches and provision of assets and amenities across the country.
- ❖ Ensuring **safety and security of assets** in the branches. & ensuring **Timely clearances of Bill/Invoices.**
- ❖ Responsible for **P&L, Liaison/ Relationship/ Hiring & Training of Team / Communication with Higher HQ/Product development /Digitization of Process** for Uniformed Segment, Enhancement of business, Opening of new markets and to create a positive outlook. .
- ❖ **Brand Management** on initiatives towards business and Serving Personnel & Veterans and **Execution /Initiation of MoUs** for Business as well as resettlement of veterans, Veer Nari's & their offspring as part of CSR and Hiring initiative. Implementation of policies as percolated from various HQs.

Achievements

- ❖ Executed and opened more than **100 branches across country in a span of 6 months** with all compliances in place.
- ❖ Executed **MoU with INPA** for placement of veterans with IIFL Home Finance.
- ❖ Created **Product, drafted Policy and hired and trained team to create a channel for Uniformed Forces.** & Disbursed approx. 100 Cr in 6 months.

Business Consultant, Premarica Life Insurance (02 Aug 2021 to 08 Nov 2021).

- ❖ **Liaison and Relationship management** with Uniformed Segment, enhancement of business, opening of new markets and to create a positive outlook on initiatives undertaken by organization.
- ❖ **Brand Management** on initiatives especially for the Uniformed Segment & Veterans.
- ❖ **Execution /Initiation of MoUs** for resettlement of veterans, Veer Nari's & their offspring as part of CSR.
- ❖ **Implementation of policies** as percolated from various HQs related to business.

Vice President Liability Sales&Programme Manager, Axis Bank (25 Jan 2018 to 31 March 2021). Undertook following activities:

- ❖ Ensured **Sales, Business Development, Acquisition and generation of Revenue through third party products, to include Credit Cards, Consumer Loans & LI, GI, and other banking products..**
- ❖ Formulated a **detailed strategy** for acquiring new relationships/mandates and **ensuring end to end customer satisfaction & experience.**
- ❖ **Interaction & maintaining cordial relationship with Officials of various Ministries** to include MoD and MHA/Director Generals of various Segments of Indian Defence/Para Military Forces/State Police& PS Heads.
- ❖ **Responsible for all the communication with Ministries/various HQ** from the bank / assisted Corporate communication team with all the Press Releases & articles/ assisted **Product team to develop and increase potency of the Product**, Marketing team to carry out events & designing **collaterals to increase the visibility** and Legal team in ensuring renewal and signing of New MoU with Ministries for enhancing the Business
- ❖ Ensured **all round Development of the vertical into a successful team** by hiring, training, formulating Incentives structure.
- ❖ **Worked closely with all stake holders for growth of Retail and Institutional business** for enhancement and increased footprints and ensured proper adaptation of Policies on Business as percolated by Ministries.
- ❖ **CSR. Planned and executed CSR activities** for War Widows. Engaged with Regimental Centers/ Commands for coordination and implementation of various CSR program and Medical Camps.

Achievements

- ❖ Increased book size to approx 900 Cr on Retail side with YoY growth of 67% & 22 % respectively & approx 300 Cr for Institutional Business with YoY growth of 30%.
- ❖ Executed of MoUs with Indian Army & Indian Coast Guards and obtained Letter of empanelment from Indian **Air Force, BSF, CRPF and RPF.**
- ❖ Got total of **8 Branches, 81 ATMs and 9 e- lobbies** across the country with in span of three years.
- ❖ Achieved **128% of the assigned target** during Pandemic.

Vice President & Regional Relationship Leader, Delhi & East, Yes Bank (5Feb 2016 to 15 Jan 2018). Undertook following activities:

- ❖ Was part of **setting up vertical in AOR**, & increase of business from 30 Cr to 100 Cr in span of two years.
- ❖ Ensured increase in B2C Sales within the vertical for Delhi and Eastern Region.
- ❖ Regularly interacted **and maintained cordial relation with Officials of various Ministries** to include **MoD and MHA** and established New relationships with Government/Defence Institutions in the region.
- ❖ Ensured **Business Development and monitored Sales** in the AOR & Worked closely with all stake holders for growth of business.
- ❖ Assisted Marketing team to carry out events and designing collaterals to increase the visibility.
- ❖ **Ensured Acquisition and Revenue generation** through third party products, to include Credit Cards, & LI, GI, and other banking products.
- ❖ **Ensured all round Development of the vertical into a successful team** by hiring, training, product development, incorporating process, increased team involvement and empowerment by regular interactions through open forums and development of Incentive structure.

Achievements

- ❖ Received Appreciation Certificates ("**Rising Star**") during Demonetization and "**Exemplary Contribution & Impact on the Growth of Business**" for FY 2016-17 from MD& CEO Yes Bank.

Army Officer (11 March 1995 to 28 Oct 2015). Held various **Training/HRD/ Public Relations/Corporate Communications/ Logistics/ Operations/Administrative Security Assignments** in span of 20 years plus while in Indian Army. Important Assignment's Tenanted while in Army are as under:

Dy Director HR, Admin Fleet Mgt, Infra & Security /Centre Adjutant:

- ❖ Undertook Administration of Campus having strength of more than 6500 employees.
- ❖ Maintenance and upkeep of Infrastructure, by ensuring and contracting for major as well as minor repairs.
- ❖ Managed a **fleet of 250 Vehicles** including Army Trucks and Light Vehicles. Ensured maintenance and documentation for each of them.
- ❖ Ensured **Physical and digital security of the entire Campus** by incorporating surveillance device; RFID and bulk massaging systems for easy passage of Info.
- ❖ **Handled career portfolios of 2500 civil defence employees. Ensured employee satisfaction, payrolls and handled grievances. Ensured proper liaison and coordination with employee unions for proper work ethics and culture. Formulated proper channel for handling issues raised by Unions /management. L**
- ❖ **Liasion with State law enforcing agencies, Municipal Boards etc related for various employee and union related issues.**
- ❖ Undertook **Procurement /Contracting** for various requirements of the Organization & Institutes being run for welfare of troops, including conclusion of contracts, vendor management, and procurement.

It Director Training /Instructor Class A :

- ❖ Undertook **Instructional/Teaching assignment** for junior level cadre, various subjects pertaining to Army and NBC warfare.
- ❖ Responsible for **coordination of military training activities** for the New Joinee.
- ❖ Formulated **Training schedule for various courses/capsules** being run for junior level employees.

DGM Operations, Logistics Infra & Fleet Mgt/ Assistant Quarter Master General :

- ❖ Actively involved in **strategic and operational planning, decision making, formulating and implementation of strategic & operational plans** to include all aspects of **supply chain** to enhance SCM practices, inventory management, warehousing, and distribution to various agencies through effective transport management.
- ❖ Identifying and implemented initiatives to **reduce the overall operation cost** by introduced low cost equipments.
- ❖ Formulated & implemented **Standing Order Procedure** for move & withdrawal of Supplies, Ammunition, Move of Troops, Fleet and allocation of funds and resources for works pertaining to up-keep of infrastructure.
- ❖ Undertook **Procurement /Contracting** for various requirements of the Organization & Institutes being run for welfare, Conclusion of contracts, vendor management, and negotiations.

Dy Director HR, Admin, Finance & Operations /Second in Command(Counter Insurgency Operations):

- ❖ **Welfare** of families of People posted under command and promotional courses including IT training, and their resettlement.
- ❖ **Administration of welfare institutes** like ASHA Schools (School for Special Children), Vocational Training Institutes, Canteen Stores Department and Schools.
- ❖ Management of **Fleet** with proper **monitoring of movement and audit controls.**
- ❖ Conducted audit of cyber security, security of personals, facility & equipments. Monitoring **overall security to include physical digital & cyber security**, of establishments to include **Training and Implementation, disaster management, with effective Intelligence Network** while handling **Counter Insurgency operations** in highly security threat environment.
- ❖ Formulated & implemented **Standing Order Procedure** for stringent security rules.
- ❖ **Implementation of various projects to include establishment of IT training labs.**
- ❖ Planned and executed CSR activities in AoR. Engaged with village elders, Panchayats, BDO and District Collector for coordination and organizing **Medical Camps/ Sports events etc.**
- ❖ **Formulated SOP for implementation of Welfare funds received under CSR from Government.**
- ❖ Undertook **Procurement /Contracting** for various requirements of the Organization & Institutes being run for welfare of troops, including conclusion of contracts, vendor management, and procurement.

Dy Director HR, Admin, Contracts, Infra & Security /Station Staff Officer.

- ❖ Undertook **Administration & Security.** of military establishments with strength of about 2500 personnel and military stations with population of approximately 01 Lacs, **welfare** of ex-servicemen, their widows and wards medical care and education, including their resettlement.
- ❖ **Administration of welfare institutes** like ASHA Schools (School for Special Children), Vocational Training Institutes, Canteen Stores and Schools run by Armed forces. Managed **Fleet of more than 200 Veh's** with proper **monitoring of movement and audit controls.**
- ❖ Conducted security of personals, facility & equipment's. Monitoring **overall security to include physical security**, of establishments to include **Training Centre's** encompassing **maintenance of law and order, disaster management.**
- ❖ Formulated & implemented **Standing Order Procedure** for stringent security rules.
- ❖ **Handled career portfolios of civil defence employees and Adhoc employee** hired on daily /contractual basis.
- ❖ **Ensured employee satisfaction, managed payrolls and handled grievances. Ensured proper liaison and coordination with employee unions for proper work ethics and culture. Formulated proper channel for handling issues raised by Unions /management.**
- ❖ **Liasion with State law enforcing agencies, Municipal Boards etc related for various employee and union related issues and provision of conservancy staff for the Military stations**

Dy Director, PR & Corporate Communications /Military Assistant to Commandant & Staff Officer to Director General Artillery.

- ❖ Functioned as Staff Officer/Military Assistant to Commandants and Director Generals, with effective **Liaison and Networking** at all levels with **Ministries (MoD/ MHA) & Headquarters** of Police, Para Military and Defence Forces.
- ❖ Responsible for all the communications to Higher HQ and lateral communication including press releases.