

## **CURRICULUM VITAE**

### **M. JAGADEESWARA RAO**

MBA (Finance & Marketing), M.Sc. (Agriculture)

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#### **Professional Synopsis**

- ⇒ A result oriented Management & Banking industry (Asset) professional with around 13+ years of rich experience in Banking Sales Management, Business Development and MIS.& Hybrid Seed production.
- ⇒ Experience in undertaking credit appraisal and credit risk analysis for validation & sanction of working capital assistance for the Agricultural lending segment
- ⇒ Possess excellent interpersonal, communication and organizational skills with abilities in customer relationship management.

#### **Core Competencies**

##### **Sourcing of clients**

- Sourcing of clients for sanction of loans within the framed guidelines of the Bank.

##### **Credit and Loan Administration**

- Appraising proposals & scrutinizing relevant documents before sanctioning / disbursing loans for Finance; ensuring compliance with bank's credit policies.
- Supervising approval of loan proposals & sanctioning credits after appraising solvency status & verifying documents as well as post sanction follow-up and disbursement of loan.

##### **Lending Segment**

- Pre- Sanction processing, post sanction monitoring and ensuring the standard of credit without any slippage of asset quality as per RBI/Bank recovery norms

##### **Documentation**

- Understanding of the legal implication of the Pre-disbursement documentation and comply the same within the framed guideline of the bank.
- Regular follow up for collection of balance documents, if any, not collected at the time of disbursement

## **Organizational Experience**

**Axis Bank Ltd -Area Sales Manager-B2C-Vijayawada,AP**

**From 07-11-2021 to till Date**

**(Vijayawada,Chillakallu,Jayanthi,Paritala,Pulluru,Kaikaluru,Gudivada,Machilipatnam,Vy yuru,Nadimtiruvuru,Nuzvid,Kanuru,Thotacherla)**

- **Products: ODCON,ODAGR-Kisan Tatlal,Kisan Power, Kisan Samarth, Kisan Matasya,Poultry Power, Axis Dairy Power & CASA,LI,GI Assets and liabilities**

- Team handling with 9 Branch Relationship Managers, 18 Agri Relationship Executive
- Total Team Size 27 Members with achieving there monthly targets
- Monthly 15-20 Crs Rural lending targets and MoM Book growth.
- Reporting to Regional Head for AP
- Coordination with Credit and get it done the sanctions and timely delivery disbursements fulfilling all sanction terms and conditions.
- Coordination with operations team to smooth delivery and achieving Area targets
- Coordination with FCU team for quality proposals and developing the healthy portfolios
- Team management and conducting with branch team meeting for lead generations
- Generation of big ticket size leads with coordination with Branch channels

**RBL Bank Ltd, – Cluster Head- Agri Business, AP (Senior Manager)**

**From 02 -11- 2016 to 03-12-2021(5 Years 2 Months)**

**(Rajahmundry –Peravaram, Kakinada-Kovvada, Visakhapatnam, Vijayawada, Guntur-lalupuram & Tirupath Branch's)**

**75 Crs Portfolio**

- **Products:** Commodity ,KGC, Poultry, Pisciculture, , Rural Vehicles-Harvesters, Tractor, Agri-Car, Agri-TWL ,LAP Loans & CASA,LI,GI,CP(Credit Protect) Assets and liabilities
- Responsible for driving Retail Agri, Commodity Based Finance, Corporate Agri, Tie-up Loans and value chain Business through Relationship Managers and Branch Managers in Coastal AP.
- Acquisition and expansions of Business Portfolio through products like Crop Loans ,Aquaculture Loans, Horticulture Loans, Poultry Loans, Commodity Finance, Agri project Finance, Corporate Agri Loans, Agri Vehicle Finance and Diary Loans
- Product, Channel and Business Development along with Portfolio Management claim servicing and Recovery of NPA,PNPA Cases

- Direct Farmer Finance and Financial Assistance to Agri Allied Activities with a special emphasize on Small and Marginal Farmer Segment
- **ACHIEVEMENTS:**
- Joined as a Cluster Head for Coastal AP in NOV-2016 and successfully achieved 200% of assigned Targets in Direct Agri Loans for the Financial Year 2016-17 from four branches in Coastal AP.
- Disbursed 35 Crs of Direct Agri Loans against a Target of 17.5crores for the Financial Year 2017-18.
- Disbursed 13 Crs of Direct Agri Loans against a Target of 10 Crs for the Financial Year 2018-19
- Ensured more than 100% Bench mark Productivity for all the RM's in the year 2018-19
- Disbursed 15 Crs of Direct Agri Loans against a Target of 13 Crs for the Financial Year 2019-20
- Achieved Nil NPA Status from total Portfolio
- Addition of 203 customers with 30 Crs Portfolio of Aquaculture product.
- Coastal AP consistently featuring among the top regions PAN India in terms of Retail Agri Target Achievements while maintaining the highest RM Productivity of over 100 -175 Lakhs per Month.
- Handled 75 Crs of Branch portfolios of Agri Business.
- To support the State Head & NSM(National Sales Head) in increasing the volume of business as per the goals set for Fund, Non-fund, Fee-based income, Cross sales etc.& in increasing the number of customers.
- Handled the Team of RMs & Sales offers with team size of 8 RMs Direct and 16 Members are indirect reported total team Size **24**.
- Team Management and Team handling and achieve the Cluster Targets on monthly Bases.
- Monitoring of Branch portfolios handling of the High Net worth clients as per Bank lending norms.
- Guiding the Relationship Mangers and Sales officers for Targeted Agri Business.
- Towards Achieves Bank Agri Business Targets.
- Handling and monitoring NIL - NPA in Existing portfolios.
- Achieved 95% Credit protect life insurance in PAN India for total portfolio

**HDFC Bank Ltd, – Relationship Manager-Agri Business (Dy-Manager)**

**From 02 -02- 2014 to 06-10-2016-(2yeras 9 months)**

**(Rajam, Srikakulam, Parvathipuram, Zinkabadara Branches)**

- **Products:** KGC, Poultry Pisciculture, Rural Vehicles, Tractor, Car, TWL Loans, Credit Cards & CASA,LI,GI, Assets and liabilities like Gold Bonds etc....
- **Kisan Shakti .**
  - Sourcing and prepare the process note for Fresh and Renewal proposals as per Bank credit norms & guidelines in force without any gaps and forward the proposals to Sanction authorities
  - Handled 37 corers of Branch portfolios of Agri Business.
  - Achieved Business development NSM Achievers club member in the PAN India
  - To support the Cluster & Circle Heads in increasing the volume of business as per the goals set for Fund, Non-fund, Fee-based income, Cross sales etc.& in increasing the number of customers.
  - Handled the Team of Sales offers, Sales Executives team size of 8 Members.

- To ensure that all the enclosures are attached to the renewal / fresh proposals viz., Appn. Of the party, Audited / Provl. Financials, Unit visit report, Credit Investigation report, Net worth Statements, Securities verification reports, Income Tax and Sales Tax returns filed and assessment orders, etc.
  - To promptly attend the query letters received from Credit and operation for the fresh/renewal proposals and submit the replies. To attend every mail from the parties.
  - To prepare the sanction communication to the Customers.
  - To prepare set of documents required for releasing / renewing the limits.
  - To obtain Poultry Stock and Book Debt statements periodically from the existing parties for arriving DP.
  - To prepare the profiles of A3 and NPA accounts once in 3 months and to submit to Central office through Cluster Head.
  - To prepare the note for allowing Excesses, Modifications, Temporary requests, in principle approvals, in the prescribed format wherever available.
  - To maintain a record of adhoc sanction / excess advances allowed & to have a constant follow-up till the same is regularized.
  - To maintain various credit files & registers required as per Manual of Instructions viz., Title Deed Register, Renewal register, Stock Statement & Insurance Register, etc.
  - To prepare MIS reports and other reports to be submitted to Cluster Head & Circle Heads.
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**ING Vysya Bank Ltd (Now its Kotak Mahindra Bank) – Relationship Manager-  
Agri and Rural Banking**

**From 21 SEPT' 2012 to 29-01-2014 (1 Year 5 Months)**

**(Tadepalligudem, Tanuku & Bhimavaram Branch's)**

- **Products:** Pisciculture, KCC, Poultry & TL for Rural Go downs construction. Working Capital limits for Agri input Dealers, Fish Traders, Fish Feed Units
- To prepare the process note for Fresh and Renewal proposals as per credit norms & guidelines in force without any gaps and forward the proposals to RM.
- To ensure that all the enclosures are attached to the renewal / fresh proposals viz., Appn. Of the party, Audited / Provl. Financials, Unit visit report, Credit Investigation report, Net worth Statements, Securities verification reports, Income Tax and Sales Tax returns filed and assessment orders, etc.
- To promptly attend the query letters received from Regional Office for the fresh/renewal proposals and submit the replies. To attend every letter & mail from the parties.
- To prepare the sanction communication to the party.
- To prepare set of documents required for releasing / renewing the limits.
- To obtain Stock and Book Debt statements periodically from the existing parties for arriving DP.
- To prepare the note for allowing Excesses, Modifications, Temporary requests, in principle approvals, in the prescribed format wherever available.
- To maintain a record of adhoc sanction / excess advances allowed & to have a constant follow-up till the same is regularized.
- To maintain various credit files & registers required as per Manual of Instructions viz., Title Deed Register, Renewal register, Stock Statement & Insurance Register, etc.
- To prepare MIS reports and other reports to be submitted to Regional Office..

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**AXIS BANK LTD as a Assistant Manager - Retail Agri Business  
From MARCH' 2011 to 18 SEPT' 2012 (1 year 7 Months)**

**Vijayawada - ABC – (Agri Business Center )and Tanuku Branch.**

- To carry out credit risk analysis, assign credit ratings; identify key risk issues and mitigation measures with respect to lending proposals.
- Conducting Credit Appraisal Memo of business proposal for the clients by analyzing their financials.
- To derive competitive advantage by building and maintaining deep and enduring relationships with Agricultural clients.
- Establish good working relationships with the branch to ensure a positive customer experience.
- Existing Portfolio Management, Regular Renewals, Enhancements, Stock Statement Maintenance, etc.

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**DEVGEN SEEDS& CROP TECHNOLOGY PVT LTD July '09-FEB' 2011(1 year 7 Months)**

- Production Executive (Rajahmundry, Eluru, Mydukuru, Podhuru, Porumamilla)
  - Deftly involved in the production of Bajra Hybrid seed production in the area of about 900Acs in Mydukuru, Podhuru, Porumamilla location of cuddapa (Dist.)
  - Deftly involved in the production of Sunflower Hybrid seed production in the area of about 1000Acs in Rajahmundry & Eluru location of East & West Godavari (Dist)
  - Responsible for directing and coordinating worker activities, such as planting, irrigation, chemical application, harvesting, grading, payroll, and record keeping..
  - Procurement the seed from farmers
  - Accountable for the analysis of market conditions to determine acreage allocations.
- Worked as quality control officer in seed processing plant of Devgen seeds and crop technology Pvt. Ltd
- Plans and directs development and production of hybrid plant varieties with high yield or disease and insect resistant characteristics.
- Negotiates with bank officials to obtain credit from bank.
  - Evaluates financial statements and makes budget proposals

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**Academic Credentials:**

Degree	Institution	Year	Mode	% Of marks
MBA (Finance &Marketing)	<b>Andhra University, AP.</b>	2013	Part time	73.30%
M.Sc (Agriculture)	<b>Dr Bhimrao Ambedkar University (originally known as Agra University)</b>	2012	Part time	58.50%
B.Sc. (Agriculture)	<b>Acharya N.G. Ranga Agricultural University, AP, Agriculture college, Bapatla,</b>	2009	Full time	67.30%

Post Graduation Diploma inComputer Applications	<b>Delta Computers, Tanuku.</b>	2011	Full time	'A' Grade
MBA Project Work	<b>AP Sate Financial Corporation Ltd.,</b>	2012	A' Grade	

### **Personal Profile**

Date of Birth : 15.06.1986  
 Father's Name : M.Satyanarayana  
 Nationality : Indian  
 Marital Status : Married  
 Strengths : Optimistic, Hard Working, Quick Learning, Self-Motivated.  
 Linguistic Capabilities : English & Telugu  
 Permanent Address : M Jagadeeswara Rao  
                                     S/O Minda.Satyanarayana  
                                     D.NO:6-71/1, Kothamamilavari gudem (Village)  
                                     Aswararaopet( Mandal):  
                                     Bhadrathi Kothagudem (Dist.), Telanagana-507301  
                                     Contact: 08886573914  
   08639795984  
                                     Email: [jagadish.minda@gmail.com](mailto:jagadish.minda@gmail.com)  
   [jagadish.minda@ymail.com](mailto:jagadish.minda@ymail.com)

**I hereby declare that the above-mentioned information is correct and true to best of my Knowledge.**

Station : Rajahmundry  
 Date : - -2022

**(M.JAGADEESWARA RAO)**