

**SANDEEP SINGH**

ADRESS-FLAT NO-202,TOWER-7,  
PANCHSHEEL PRIME ROSE.  
GHAZIABAD-201002

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**STATEMENT**

I wish to work in an organization where I get an opportunity to apply my skills and develop new ones to help the organization achieve its overall objectives. I believe in constant learning and want to work in an organization that gives me a chance to enhance my overall knowledge.

**WORK EXPERIENCE**

I have worked with **UTKARSH SMALL FINANCIAL BANK LTD** as a “ **AREA MANAGER- OPERATION” (MSME ASSETS.)**

**UTKARSH SMALL FINANCIAL BANK LTD. - ( DELHI )**

**(JAN 2018– OCT 2019)**

**AREA MANAGER OPERATION ( MSME ASSETS SECURED & UNSECURED LOANS)**

**Job Responsibilities:**

- Monitoring self and team performance.
- AOM will be handling Six branches.
- Responsible for managing all operational activities like disbursement, repayment, In-life services and closure activities.
- Drive productivity of the sales taking adequate measure to enhance through intervention like training, motivate, mentor and review performance of Sales Officers / CSO & other support staff.
- Timely Documentation and close the case as per agreed SLA/TAT.
- To co-ordinate with other verticals in relation to the operational activates.
- Preparing and maintaining MIS all operational activities .
- Initiate and arrange conference calls to ensure 100% personal touch with team time to time.
- Updating supervisors and system with latest information of customer gathered during visit.
- Monthly Audit of registers, files, vouchers, PDC and collection etc.
- One to One with the team and scheduled Monthly Team meetings.
- Ensures customer satisfaction by achieving service quality norms.
- Maintain the strong business relationship with internal stakeholders ( Risk, credit, Operation ,Sales & Product team)
- Ensures highest service standards are maintained for servicing of all clients and maintaining minimum turn-around-time.
- Monitor & drive assets sales team to achieve set targets.

**KOTAK MAHINDRA BANK LTD - (RDC BRANCH, GHAZIABAD.)**

**(JULY-2104 TO AUG 2017)**

**Deputy Manager (SERVICE Delivery Officer)**

**Job Responsibilities:**

- Authorizing all the cash & non cash entries.

- Knowledge of Wholesale & Branch Banking operations typically involving account opening process, handling cash counter in a branch, Locker, Cheque Return, deliverable, Term deposits, DD etc.
- Guiding customers to the relevant transaction desk during high customer traffic scenarios during **branch** hours
- To meet & exceed customer expectations with superior customer service.
- To diligently follow guidelines/process notes issued by the **bank** in respect **branch operations**/teller function/clearing **operation** as the case may be.
- Attend clients inside the **branch**, answer customer queries, coordinate with back office **operations** & facilitate their transactions as required to ensure total customer satisfaction.
- Manage transactions of bulk nature (cash & non-cash) to facilitate higher efficiency in customer service in specific situations for specific clients.
- Maintain personal discipline (timings, attendance, grooming standards etc) in the office.
- Continuous knowledge up gradation through self-learning and going through circulars relevant for the desk being handled by Operations.

**CITIZEN CO-OPERATIVE BANK LTD- NOIDA**

**(MAY-2012 TO JULY-2014)**

**EXECUTIVE**

### **Job Responsibilities -:**

- Reconciles cash drawer by proving cash transactions, counting and packaging currency and coins.
- Maintains supply of cash and currency and turns in excess cash and mutilated currency to head teller.
- Assist in timely checking & processing daily transaction vouchers.
- Handling daily cash transaction, NEFT/RTGS, Fund transfer, locker activates, clearing, along with daily task – Issuance of demand draft, cheque book request , stop payment etc.
- Assist Branch in cross selling of bank products.
- Educate bank customer related to bank products.
- KYC GUIDELINE: Trained on KYC(know your customer Guideline): RBI Guideline on Customer Acceptance policy, Customer Identification Procedures, Monitoring of Transactions, Risk management and features to be verified and documents that may be obtained from customers.

**PRAMID COLONIZERS PVT LTD-NOIDA**

**(JAN 2010- APRIL 2012)**

**MARKETING EXECUTIVE**

### **Job Responsibilities -:**

- Relationship builds with clients to ensure continued & repeat business.
- Reviewed and prepared monthly, quarterly and semi-annually financial report.
- Cash transaction processing and CHQ clearing process.
- Cross checking of documents requirement & verification at every stage.
- Monthly targets achievement.

## **ACADEMIC QUALIFICATION**

- Achieved Master MBA Degree in Finance and Marketing from “INSTITUTE OF MANAGEMENT & RESRARCH” in GHAZIABAD (2006-2008).
- Achieved Bachelor B.COM Degree in Commerce from “M.M.H COLLAGE” in GHAZIABAD (2002-2005).
- Achieved 12<sup>th</sup> in Commerce from “C.S.H.P. SCHOOL” in GHAZIABAD (2001-2002).
- Achieved 10<sup>th</sup> in All subjects from “C.S.H.P. SCHOOL” in GHAZIABAD (2001-2002).

## **TECHNICAL SKILLS**

- MS office
- Finale
- Internet

## PERSONNEL SKILLS

- Customer Services.
- Team work.
- Leadership &Team management

## PERSONNEL INFORMATION

<b>Father Name</b>	SAMAR SINGH
<b>DATE OF BIRTH</b>	27/AUG/1984
<b>MARITAL STATUS</b>	SINGLE
<b>LANGUAGE</b>	ENGLISH & HINDI

I find myself as a sincere and ambitious candidate. I think my sharp grasping power, hard working nature and decision taking ability are my best assets. Good interpersonal skills, good learner, Team facilitator, managing skills and creative mind are my added qualities.

**Date:**

**SANDEEP SINGH**