### **Ritesh Srivastava**

**Mobile**: 9838225533

**E-Mail**: riteshcs16@gmail.com

**BD10290_**

** Branch AdministrationStrategic Planning  Retail Banking  Profit Centre Management  Business Development  Operations Management  Client Relationship Management**

**(BFSI)**

**A BRIEF SNAPSHOT**

**Offering rich business acumen & record of unblemished service& achievements in the Banking Sector across a diverse range of functions. Excellent track record of driving large teams and motivate them to generate higher productivity**

**PROFICIENCY FORTE**

* Presently associated with **UTKARSH SMALL FINANCE BANK**as **Branch Head**
* Currently heading complete Retail Branch Banking &Operations including P&L Management, Credit & Loan Administration and Customer Service
* Demonstrated excellence in determining & formulating policies and business strategies and providing overall direction to business growth at Branch and Divisional Level.
* Strong business acumen with skills to remain on the cutting edge & drive new business for various banking products.
* Widespread knowledge and practice in multi role branch functioning and operations, including formulating& implementing policies & strategies, budget formulating, estimation & auditing, problem solving and enhancing financial controls.
* Enterprising Leader with ability to deal with people across levels and from diverse background

**2 Years**

**(**

**May’06**

**–**

**May’08**

**)**

**1.5 Years**

**(**

**May’08**

**-**

**Oct’09**

**)**

**0.6 Years**

**(**

**Oct’09**

**-**

**Mar’10**

**)**

**BAJAJ ALLIANZ LIFE INSURANCE**

**4.8**

**Years**

**(**

**Apr’10**

**-**

**Jan’15**

**)**

**1.7 Years**

**(**

**Jan’15**

**-**

**Aug’16**

**)**

**HDFC BANK**

**5 Years**

**(**

**Aug’16 onwards)**

**UTKARSH SMALL**

**FINANCE BANK**

CAREER TIMELINE

**ICICI PRUDENTIAL LIFE**

**INSURANCE**

**KOTAK MAHINDRA**

**OLD MUTUAL LIFE**

**INSURANCE Co. Ltd**

**LIFE INSURANCE**

**CORPORATION OF**

**INDIA**

**CADILA**

**PHARMACEUTICALS LTD.**

**3.11**

**Years**

**(**

**Jul’02**

**-**

**May’06**

**)**

**UTKARSH SMALL FINANCE BANK**

**Branch Head August 16 to Till Date**

***Job Responsibility***

* Working as **Branch Head** based at Gorakhpur(UP).
* Profit & Loss and Balance Sheet Management of the branch.
* Tracking and monitoring daily productivity and book movement of the branch.
* Liability generation & New Business development (CASA acquisition).
* Cross Sell of various Third party products and Asset products.
* Maintaining & deepening relationship with HNI customers.
* High Value accounts acquisition. Upkeep of the Branch and ATM.
* Ensure Branch headcount budget are on-board.
* Ensure compliance with bank's own and regulatory guidelines and facilitated audits.

**HDFC BANK**

**Branch Operation Manager (Backup BranchManager) January 15 to August 16**

***Job Responsibility***

* Worked as **Branch Operation Manager**based at Gorakhpur. Job responsibility wasmanaging the Branch Merchandising, Administration, Operations, Audit Compliance and other Sales Support activities.
* Supervise & Monitor Personal Banker and other sales staff in terms of productivity.
* Resolution of customer queries/complaints.
* Customer service to ensure walk in customer’s issues&Lobby Management.
* Review Daily Accounts Opened, report and updates.
* Monitoring all Dummy accounts&corporate salary processing.
* Generate business, cross sell and monitor cross sales of Personal Bankers.
* Deepening of relationship with existing& walk-in customers through cross sell of products and services.
* Enhancing the value of existing accounts& retention of existing portfolio.

**LIFE INSURANCE CORPORATION OF INDIA**

**SME(Branch Manager)LIC Divisional Office, Gorakhpur April10 to January 15**

***Job Responsibility***

* Worked as **SME- Branch Manager** based at Gorakhpur
* Management of **Chief Life Insurance Advisor (CLIA)** Channel of Gorakhpur Division.
* To drive the channel as a profitable SBU by appointing new CLIA, driving sales production, marketing and managingtheoperations of CLIA Channel for **22 Branches of Division**.
* Supervision/Coordination of the Branch Managers, Asst. Branch Managers for the growth of CLIA Channel.
* Handleda team of **225Plus CLIA’s,1000 Agents of 11 Branchesdesignated to me**.
* To provideregular sales training & mentorship & other development needs of CLIAs to ensure high level of productivity.Strategic advice on the local market.
* Conducting performance reviews, and identifying action steps for improvement
* Conceptualizingcontests, competitions for CLIAs and to float and monitor it.
* Nodal Officer in division for the Allotment & Operation of **Premium Point of LIC**.
* Coordination with Central Office for***Financial Inclusion Program of Finance Ministry, Govt. Of India*** for the opening of ***Mini Offices of LIC***.

**BAJAJ ALLIANZ LIFE INSURANCE**

**RM- Alternate Sales October 09 to March10**

***Notable Contributes***

* Worked as **Relationship Manager (Alternate Sales)** based at Gorakhpur. Job responsibility was developing**,** handling and maintaining Corporate Agents/ Franchises and Sub Brokers channel.

**KOTAK MAHINDRA OLD MUTUAL LIFE INSURANCE Co. Ltd.**

**Manager Alternate Sales May 08 to Oct 09**

***Job Responsibility***

* Worked as **Manager- Alternate Sales** based at Gorakhpur
* Effectively appointed Sales Associates, Channel Partners for promotion of business at different areas
* Successfully handled local broker channel.
* Successfully maintained and increased business with existing corporate broker like Kotak securities, *Bajaj Capital, Religare, Karvy, Unicon* etc.
* Started and established business with new corporate brokers like *SMC, NetAmbit* etc.

**ICICI PRUDENTIAL LIFE INSURANCE**

**Unit Manager May 06 to May 08**

***Job Responsibility***

* Worked as **Unit Manager** based at Gorakhpur
* Maintained a team of 45 advisers.
* Successfully appointed Channel Partners&DSA in different areas of Gorakhpur.
* Received no.1 Position in activisation PAN INDIA and received certificate by ZMduring financial year06-07

**CADILA PHARMACEUTICALS LTD**.

**Sr. Field Officer July 02 to May 06**

***Notable Contributes***

* Supervised number of Tr. /Field Officers in different locations like Gorakhpur, Basti, Maharajganj, Deroia, Azamgrah and Mau.
* Successful launch and establishment of the so many products like Aciloc RD, Nodon and Envas IV etc.
* Won foreign Trip of *Singapore* in 2005

**ACADEMIC CREDENTIALS**

* B.Sc. (Botany, Chemistry) from M.G.P.G College, D.D.U Gorakhpur University.
* Passed **AMFI Advisor Module** For ARN
* **‘Licentiate’** of ***Insurance Institute Of India* (LIII)**

**IT PURVIEW**

* Have done ***“O” Level*** computer course of **DOEACC**  Society

**PERSONAL DOSSIER**

Date of Birth **:** 16th March 1978

Father’s Name **:** Late Shri R.C. Srivastava

*Finance Manager*

*Indian Oil Corporation*

### Mailing Address : H.N.-120, Vishnu Nagar,Basharatpur,

### Gorakhpur (U.P.) 273004