



Rahul Kaushik

Senior Manager

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Decisive, strategic & performance-driven professional; targeting senior level assignments in Finance & Banking with an organization of repute in Banking Industry.

Profile Summary

- Result-oriented professional offering over **11 years of experience** in **Banking** and Finance Sector.
- Previously associated with **HDFC Bank as Senior Manager**, spearheaded sales of business loans, mortgages, construction equipment Loans, and commercial vehicle Loans in the designated region, overseeing a Sales Team.
- Expertise in Channel Management for Sourcing New Business, Business Process Management, Stakeholder Engagement
- Experienced in driving sales revenue and surpassing targeted goals, while developing profitable and productive business relationships with a broad customer base.
- Recruited and managed sales teams, guiding them to achieve positive results through value-based selling. Led the sale of financial products including Business Loans, Construction Equipments Loans, Commercial Vehicle Loans, and Working Capital Products.
- Coordinated with credit and operations teams for logins and disbursements, and ensured the maintenance of favorable IRR, PF, and insurance metrics.
- Drove **business relationships with Corporate Channel Partners, DSA's, Dealers, Freelancers and Other Customers** to increase the customer base through offering various banking products, solutions & services
- Experience in **scaling up branch operations** right from scratch, building & maintaining new & existing relationships, driving **branch visibility & profitability** in new as well as existing markets
- **Interfaced with clients, suggested viable products & solutions**, cultivated relations with them for securing repeat business and ensured quality delivery of products to the clients
- **Keen customer-centric approach** with skills in addressing client priorities and **resolving escalations** within prescribed **TAT**, thereby attaining client delight and high compliance scores; identified **key accounts, managed portfolio**, expanded client base for augmenting turnovers and achieved desired targets/ goals
- Capable of **championing organization values & vision**, overcoming complex business risks & challenges, making high-stake decisions in coordination with top management team and delivering on mission-critical branch targets
- Leveraged understanding of Banking products such as **CASA, Mutual funds, insurance, Working Capital and other Loans.**

Core Competencies

Banking & Financial Service	KYC/AML Compliances	Business Growth	Team Handling
Portfolio Management	P&L Accountability	Channel Management	Cost & Risk Optimization

Certification

Pursuing- **Executive Certificate Programe in Senior Leadership from IIM Visakhapatnam**
Certification in Information Technology from Kurukshetra University.

Work Experience

Senior Manager at HDFC Bank, Ambala

October 2023-April 2024

Responsibilities:

- Spearheading sales, service and distribution of banking products across liabilities, assets, wealth & trade services for various customer segments such as mass, affluent NRIs & government services through multiple channels including bank branches, outbound sales teams, relationship teams & other alternate channels.
- Monitoring costs in a difficult economic environment; introducing new risk controls in the wake of a heightened regulatory framework, improving processes and ensured that customers received the best service experience.
- Achieving individual & branch goals; supporting the improvement of new business & retention of customers to achieve operational goals & key performance indicators while keeping in view the profitability.
- Driving efforts to achieve targets of various products in a profitable manner.

- Rendering sustained services to clients for high ROI, increasing retention level by achieving quality norms and resolving issues to attain high customer satisfaction.
- Exploring business potential, opportunities & clientele to secure profitable business volumes by networking with prospective clients, generating business from existing accounts and achieving profitability & increased sales growth.

Highlights:

- Recruited and led a sales team to generate revenue from construction equipments Loans, commercial vehicle loans, and working capital products under the Infrastructure Finance Group.
- Sustained a good IRR, PF, and insurance.
- Facilitated coordination with credit and operations for disbursement.
- Cultivated relationships with channel partners and assigned branches for NTB sourcing.

Manager at Axis Bank Ltd., Ambala & Yamuna Nagar

July 2023-October 2023

Responsibilities:

- Recruited and directed a sales team to generate revenue from working capital products.
- Sustained a good IRR, PF, and insurance.
- Facilitated coordination with credit and operations for disbursement.
- Cultivated relationships with channel partners and assigned branches for NTB sourcing.

Area Business Manager at Cholamandalam Investment and Finance Company Ltd.

June 2022-June 2023

Responsibilities:

- Recruited and directed a team of relationship managers and sales executives to generate revenue from unsecured business loans, personal loans, and professional loans.
- Supervised sales, credit, and collections.
- Sustained a good IRR, PF, and insurance.
- Cultivated relationships with corporate channel partners, freelancers, and DSA's to generate revenue from unsecured loans.

Previous Work Experience

Relationship Manager at Axis Bank Limited, Ambala

June 2021-June 2022

Territory Sales Manager at IDFC FIRST Bank Ltd. Haryana (Ambala, Yamunanagar, Karnal, Panipat)

February 2020-October 2020

Manager at MAGMA Fincorp Ltd., Yamunanagar

October 2018-November 2019

Deputy Manager at Kotak Mahindra Bank Ltd., Yamunanagar

January 2016-October 2018

Assistant Manager at IndusInd Bank Ltd., Chandigarh

November 2012- December 2015

Education

2017: PG Diploma in Relationship Banking, Manipal University, 70%

2014: Master Degree in Mass Communication, Kurukshetra University, 54%

2012: PG Diploma in Mass Communication, Kurukshetra University, 62%

2011: B.A in Mass Communication, Kurukshetra University, 64%

Personal Details

Address : House No. 60/1, Village- Mithapur, Tehsil- Saha, Dist., Ambala

Date of Birth :30th December 1990

Languages Known : Hindi, English, and Punjabi