

A result-oriented leader with skills in **Branch Banking Operations, Banking Finance & Debt Management & Administration**; identifying opportunities for maximizing sales / revenue thereby achieving organizational goals & objectives

✉ mohit2806@gmail.com

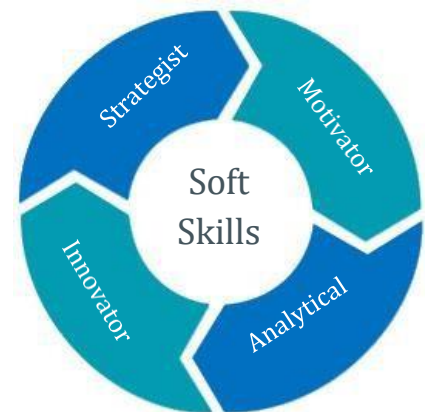
☎ +91 9311718860

Executive Profile

- A senior banking professional offering **nearly 15 years** of extensive experience in spearheading **Branch Banking activities**
- Worked towards formulating budgets, driving P&L, generating revenue, HNI client acquisition while maximizing output in growth, profit and sustainability, creating sustainable value for the bank as well as the clients, driving operational excellence by developing procedures and service standards
- Enterprising leader with a strong record of contributions that streamlined collection & recovery operations, invigorated businesses and enhanced internal controls
- Adhered to **Regulatory Compliances** such as **Dubai Regulatory, RBI (Central Bank of India) & Foreign Exchange Management Act (FEMA)** for ensuring smooth banking operations
- Experienced in developing and implementing effective methods, operations and procedures with respect to credit appraisal, branch accounting, customer service & post sanction documentation verification for loan disbursements
- Formulated new policies & procedures for record keeping, file maintenance, preparing reports on data, revenue & collections, office administration, **client relations, meeting & events in coordination with the dept.**
- Skilled in **assessing credit worthiness of clients**, formulating & implementing effective **debt collections mechanisms** & maintaining minimum collateral pendency; **training members on credit policies, new schemes and finance options resulting in quality sourcing**
- Expert in building strong rapport with customers through customer centric approach; ensuring strict adherence with service standards, complaint management guidelines and other statutory compliances
- Spearheaded **operations, 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, relationship teams & other alternate channels
- Trained & motivated team to perform by implementing profitable banking strategies

Key Impact Areas

Portfolio Management / P&L Management	Branch Operations & Management
Ultra-HNI Client Relationship Management	Credit / Loan Administration
Compliance Management & Audit	Training & Development
Senior Management Reporting	Team Management



Education & Credentials

- **2006:** Master of Business Administration from Galgotia's Institute of Management & Technology, (Affiliated to UP Technical University, Lucknow)
- **2004:** B.Sc. (PCM) from Ch. Charan Singh, University, Meerut

IT Skills

MS Words, Power Point, Excel, tally 5.4 and Internet

Career Timeline



Professional Experience

ADCB, Dubai
As Collection Officer
Role:

Dec'14 - Dec'20

- Reviewing general collection accounts and delinquent unsecured and supplemental bills to determine which accounts require the initiation of collection and investigative actions
- Applying codes, procedures, and rules to determine feasibility of securing revenue

- Providing information to the debtors about revenue collection rules, regulations, policies, and laws; explaining legal obligations and penalties to debtors for non-payment of debt owed; and acts as liaison with other departments for collection of revenues owed
- Interpreting & explaining statements and bills to debtors, determining best methods of locating debtors, as well as determining and verifying debtors' whereabouts, employment, earnings, liabilities, assets, and ability to pay by performing skip tracing activities and by contacting other departments, external agencies, and other sources by telephone, letter, electronic communications, and conducting in-person interviews
- Determining when collection actions for restitution accounts have not been effective and referring them to the Legal Attorney for legal action
- Preparing legal documents, garnishing salary documents, and producing documents regarding debtors' savings accounts
- Followed up with borrowers to regularize overdues, sent overdue notices to the defaulting borrowers / conducted personal visits if required and updated with visit reports
- Monitored running current / savings / other operative accounts & report any irregularity found to the AML department
- Conducted quarterly customer meets in the branch to make them aware of the bank product and policies & forward the customers feedback report to the concerned customer relations department
- Introduced new risk controls in the wake of a heightened regulatory framework, improved processes and ensured that customers received the best service experience
- Evaluated internal control systems / procedures with a view to highlight the administrative shortcomings and implementing necessary recommendations; ensuring customer delight by achieving delivery & service quality norms in the shortest possible time

**ICICI Securities Ltd., Gurugram
As Branch Manager**

Jul'13 – Nov'14

Role:

- Determined & created streams for revenue growth & developing marketing plans to build consumer preference
- Refined & shared accurate information to the clients about different investments (**Equity, Mutual funds, Insurance, Bonds, Capped, Fmfs**) & choosing them based on client's criteria
- Interacted with clients for presenting the most viable services & product range and cultivating relations with them for securing repeat business
- Established healthy client relationships along with acquisition of HNI client is a Major role in boosting revenue for the company
- Led Business Development, Training, Business Relationship Management and handling team of RM, KRM
- Provided financial solutions to the priority customers and ensuring value added services
- Deepened the existing relationships by cross-selling of products and services/ third party investment products
- Analyzed revenue and sales for better understanding of prospective customer and market; drove the branch to achieve budgeted target
- Provided advisory services to corporate & high net-worth customers on funds management

**Globe Capital Market Ltd., New Delhi
As Associate Vice President**

Nov'12 - Jun'13

Role:

- Spearheaded Franchise development, Training, Business Relationship Management and handling team of ARM, executives and dealer
- Achieving the sales targets set by the organization
- Identified streams for revenue growth & developing marketing plans to build consumer preference
- Managed activities pertaining to finalization of deals for smooth execution of sales & order processing

**Indiainfoline Ltd., New Delhi
As Branch Manager**

May'11 – Sep'12

Role:

- Provided own Equities/Derivatives Research Investment Advisory / Portfolio Management to HNI clients
- Interfaced with the clients for suggesting the most viable services & product range like structured products (Currency FX, Arbitrage) for client retention & continuous business
- Furnished information to the clientele on new issues (equity, commodities, derivatives, MF markets) and selecting IPO's based on client's criteria
- Rendered profitable investment solutions to corporate & high net-worth clients

**Indiabulls Securities Ltd., New Delhi
As Associate Vice President**

Feb'06 - Apr'11

Highlights:

- Business Development, Training, Business Relationship Management and handling team of ARM, RM, SRM and dealer
- Handled the profile of Wealth Management & dealt with the product range of Equity market, Commodity market, India bulls Home loans
- Recognised as Top 10 Relationship Managers in India bulls, for 3 consecutive years, in terms of delivery of Business in NCR
- Promoted as ARM, RM, Sr. RM & AVP in a span of 5 years while working in India Bulls
- Increased the Branch Business during my tenure in India bulls from 15 Lakhs to 22 Lakhs in 6 month time in the year 2010
- Achieved the sales Target during my tenure in India bulls for 3 continuous years

 **Personal Details**

Date of Birth: 28th June 1983 | **Languages Known:** English & Hindi

Current Address: South Delhi, Chattarpur -110085

PDF Converter

Only two pages were converted.

Please **Sign Up** to convert the full document.

www.freepdfconvert.com/membership