

NITI AGARWAL
Ranchi, Jharkhand
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Professional Summary

- 14 years of enriching experience in banking
- Currently working as AGM at Retail Asset Centre, Ranchi
- Worked as Relationship Manager of Large corporates and Mid corporates pertaining to NPA recovery for the IDBI Bank.
- Specialised handling of recovery tools like NCLT, SARFAESI, DRT, One Time Settlement etc
- Managed clients' requirement for Bank Guarantee, Housing Loans, Education Loans etc.
- Exposure in Retail operations for 8 years
- Overlooked Loans, NRI services and Demat Accounts for retail accounts
- Have experience in declaration of accounts as Fraud, Red Flagged Accounts, Right to information Act (RTI), Handling Vigilance queries, Dealing with CBI, Enforcement Directorate (ED), SFIO queries.

Technical Knowledge

- MS Word
- MS Excel
- MS Power point

Present Responsibilities

Handling of the assignments as team for resolution of the stressed accounts, conducting and attending Joint Lender Meetings for monitoring of the consortium accounts. Preparation of the appraisal notes, seeking internal approvals, Initiation of the recovery proceedings in coordination with legal team (internal and external) for actions towards recovery of dues under various provisions of SARFAESI, DRT, NCLT, One Time Settlement, Assignment of Debts etc. Timely complying the regulations of RBI. Meeting the requirements of the clients such as processing of issuing or extension of the existing of the Bank Guarantees, LC etc. Currently handling the portfolio of stressed assets Rs.1150 crores. Ongoing process of restructuring of 2 infrastructure accounts) in coordination with external agencies such as Process Advisors, Legal firms , Private Detective Agencies, Forensic Auditors etc.

Certifications

- JAIB,
- CAIB Certified
- AMFI
- NSDL

Work Experience

IDBI Bank, Role

- Assistant General Manager , Mumbai-Ranchi (at present from 2019)
- Manager, Ranchi-Mumbai (2014-2019)
- Assistant Manager, Raipur-Ranchi (2008-2014)

Education Qualification

- Post-Graduation Diploma in Finance Management from XISS, Ranchi (2008)-73%
- B .Com (Accounts Honours) from Ranchi University , Ranchi (2005)-73%
- 10+2 from DAV JVM, Shyamali, Ranchi, CBSE (2002)-74%
- 10 from Guru Nanak School, Ranchi , CBSE, (2000)-72.2%