

Deepak Kumar

Sales Manager/Assistant Operation Manager

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|  | Education |  |
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| Master of Business Administration (Finance)IILM College, Greater Noida, UP 2008 | Bachelor of CommerceMM Degree College, CCSUGhaziabad, UP2006 | Certificate in Financing Accounting & Gold valuation TrainingTally Academy Ghaziabad & Indian Institute of Gems & Jewellery, Mumbai |

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|  | Experience |  |
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| Employment gap from Nov 2015 to till date due to take time to care for a sick family member Sales Manager • ICICI Bank Limited • New Delhi,• June 2015 – Sept.2015* New Client Acquisition and Revenue Generation through Sale of Gold loan product.
* Responsible of final disbursement of Loan within branches.
* Handling DSA & alternates channel for GL sales.
* Coordinate with branch sales team and support BSM, SMs for lead conversion.
* Sales and promotions of GL products.
* Always focus on quality of GL accounts.
* Leading a team of 15 business development officers.
* Providing Training and sales techniques to BDO’s
* Leading gold loan process within branches.

Operations & Accounts • Radhika Prints (Part Time) • New Delhi ,• Nov 2013 – May 2015* Dealing with supplier enquiries & Reconciling monthly cheque reports / supplier statements and issue of payments.
* Maintenance of daily transaction sheet and bank transaction report together with routine work & Reconciliation of Accounts
* Process Sales and Purchase invoicing.
* Daily operation activities like order, printing items, dispatch etc.

Assistant Manager Operations • Capital First Limited (Formerly Known as Future Capital Financial Services Limited) • New Delhi • Jan 2011 – Oct 2013**Operations :*** Handling entire disbursement process of Consumer durable, PL and Loan against Gold.
* To Verify the documentation as per company Policy for Disbursement.
* Checking the Loan eligibility as per Valuation, Technical Value & Sanction Conditions.
* Disbursing the cases post fulfillment of all the sanction & Legal condition.
* Go through with financial documents & income Documents for Calculation of eligibility
* Preparing Quantities Analysis calculator for eligibility
* Checking CIBIL, dedupe
* Marking Error report and sending to respective area credit manager, area credit operations manager, Branch credit manager
* Preparing Various MIS(es) Disbursal, PDD
* Using LOS for updation of Customer Data from Login to till disbursement
* Disbursement Author on System
* Resolving Customer care query like LOD, Welcome letter requirement, CIBIL issues etc
* Conducting Credit investigation and analyzing credit information pertaining to loan.
* Retail Banking, Cash Receipt, Cash Payments, Cash tally on EOD basis, Vault custodian of cash & valuables. Urgent cash arrangements to the branches, Handle CMS .
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**Achievements & Highlights:**

**Vital Role played in three branches opened in Noida, Dilshad Garden and Ghaziabad, Planning of newly opened branches and cash & credit Operation strategy, Handling overall branch Credit and cash Operation, Final stage disbursement of GL & CD loans.**

Accounts Executive • Crest Exports Private Limited • Noida • Apr 2008 –Dec 2010

* General Accounting, Expenses allocation and cash allocation,
* Internal auditing of company, Bank reconciliation Debtors and Creditors
* Reconciliation, Payment processing and Salary and wages processing,
* Taxation (TDS, VAT , Service tax ),Financial planning and forecasting for production

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|  | Key Skills |  |
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| Retail Banking Cash Management Inventory management  Customer Relationship Management Team & Vender management  | MIS Reporting & KYC Documentation Microsoft Excel , Word & E-mails  SAP (FMCG Retail)  | Gold Loan & PL Finance & Accounts Operation management CRM,ERP Consumer Durable Loan   |