

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 Commerce  MM Degree College, CCSU  Ghaziabad, UP  2006 | Certificate in Financing Accounting & Gold valuation Training  Tally 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 . | | |

**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 |