

# MUNISH KUMAR

H.NO. 2318, Vishal Nagar Colony, Jagadhri-135003(Haryana)

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Seeking senior managerial assignments in Team Leading-Sales & Marketing/ Business Development/ Distribution management with a growth oriented organization & Reputed Banks.

## **Key Strengths Includes**

- 1\* Establishing corporate goals, and developing business plans for the achievement of these goals.  
Profit Centre Operations
- 2\* Identifying and developing new streams for long term Business growth & managing overhead costs to increase profitability.
- 3\* Conducting competitor analysis by keeping abreast of market trends and competitor moves to achieve market share metrics.
- 4\* Incorporating bonded teamwork and managing healthy environment. Leading, mentoring, training & monitoring the performance of team members to ensure efficiency in sales operations and meeting of individual & group targets.  
Sales and Marketing
- 5\* Managing sales and marketing operations thereby achieving increased sales/maximizing profit in assigned territory.
- 6\* Designing and implementing business plans / strategies for maximizing profitability & revenue generation in line with the mission & vision of the bank.

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## **WORKING SCENARIO:**

**from 07 Nov 2023 to Till Dare.**

Portfolio Manager Working Capital

**AXIS BANK (YAMUNANAGAR)**

**GRADE - SENIOR MANAGER**

### **Role & Responsibility**

Managing portfolio effectively through continuous monitoring of accounts and renewals enhancement, retention and ensure portfolio hygiene with minimal open deferral and covenants.

Develop a superior working relationship with branch banking for cross leveraging & synergy optimization and work within the bank and open market.

Responsible for Existing client reference for business banking with a detail understanding of credit assessment Knowledge of liabilities, FX, Trade and client Relationship

**From 19 Oct 2022 to 06 Nov 2023.**

Business Banking Relationship Manager

**KOTAK MAHINDRA BANK (KARNAL)**

**GRADE - SENIOR MANAGER**

### **Role & Responsibility**

1. Responsible for acquiring new customers for business banking with a detail understanding of credit assessment Knowledge of liabilities, FX, Trade and client Relationship.
2. Managing portfolio effectively through continuous monitoring of accounts and renewals enhancement, retention and ensure portfolio hygiene with minimal open deferral and covenants.
3. Develop a superior working relationship with branch banking for cross leveraging & synergy optimization and work within the bank and open market.

**from 14 June 2021 to 18 Oct 2022.**

**BSM HDFC Bank Yamunanagar**

**GRADE - MANAGER**

## **Role & Responsibility**

1. Achievement of new acquisition value and number plan for retail current account for the branch. (responsibility on new acquisition plans/product mix etc. will be basis the acquisition model). Ensure overall value enhancement from the portfolio of customers handled.
2. Building strong relationship with customers and sorting out their concerned queries and ensure no complaints and provide timely feedback to the customers.
3. Responsible for acquiring new customers for business banking with a detail understanding of credit assessment Knowledge of liabilities, FX, Trade and client Relationship.

**From 27 July 2020 to 04 June 2021.**

### **Relationship Manager**

***AU Small Finance Bank Ltd Jagadhri***

### **Role & Responsibility**

1. Acquisition of ,Savings Account, Current Account, NRE/NRO Accounts, Assets, Insurance and all other Banking Products (Sales and Services) for the respective Branch.
2. Building strong relationship with customers and sorting out their concerned queries and ensure no complaints and provide timely feedback to the customers.
3. Design and execute a specific plan for Customer acquisition in the assigned Territory.
4. To increase the sales ratio on regular mode.
5. Responsibility for the sales process from initial point of contact Lead generation, Presentations, Proposals and Executions are met.
6. Dealing with High Value Customers providing solutions to their concerns regarding all Banking Products and acquire new business.

### **Skill Developments**

Participated and qualify Various internal trainings of banking like AML, CRM & service core etc.

Having complete knowledge of operation work, also having knowledge of software I works, Finacle,FLexcube

**Since 22 June 2017 to 17 July 2020**

### **Customer Service Manager**

**Indusind Bank Ltd**

#### ***Area of Responsibility:***

**Handling form checking And KYC.**

**Target allocation to staff & taking reporting of the same.**

**Handling cross sell products like Insurance, Mutual funds, Retail Assets and Depository**

**Driving all marketing initiatives in the branch/city & initiate small local brand building exercise.**

**Deepening relationship with the high net worth clients of the branch by way of cross sell**

**Achieving sales targets allotted.**

**Handling branch operation pertains to whole branch.**

**Handling lobby management to avoid customer issues and complaints.**

To manage retail operations of the branch with proper audit and compliance.

**Since 1 Sep. 2015 to 10 June 2017**  
**Client Relationship Partner**  
**Yes Bank Ltd**

- Self Sourcing Target Achievement from Branch Customer.
- Personal Relationship Management of Branch Existing Customers.
- Compete verifying the KYC & level of sourcing.
- Prime responsible tat of Current Account for Defence & Salary Accounts.
- Track on Daily Basis Target V/s Achievement..
- To Motivate the FOS on Daily basis.

**Since 1 June. 2014 to August 2015**  
**Branch Sales Officer**  
**Hdfc Bank Ltd**

- Self Sourcing Target Achievement from Branch Customer.
  - Personal Relationship Management of Branch Existing Customers.
  - Compete verifying the KYC & level of sourcing.
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**EDUCATIONAL BACKGROUND:**

- 10th Form Haryana Board of School Education Bhiwani, March 2006.
- 12<sup>th</sup> Form Haryana Board of School Education Bhiwani, March 2008
- Graduation from kurukshetra University April 2011
- MBA( Finance & Marketing) From Kurukshetra University May 2013

**ASSURE WORKING AREAS**

- ☐ As required to company

**EXTRA CURRICULAR ACTIVITIES:**

- ☐ Participate in various quiz competition
- Apart from job maintaining Political, social, local management relations to nurture smooth business for the company.

**PERSONAL INFORMATION:**

Date of Birth : 05 Oct. 1991  
Sex : Male  
Father Name : Sh. Manoj kumar  
Parental Working : Contractor  
Marital Status : Married

**MUNISH KUMAR**