



DHARMENDRA KUMAR SINGH

Aspiring towards senior level assignment in **Banking & Finance** entailing **Business Expansion /Channel Management** with **profitability, efficiency & effectiveness** with a reputed organization

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Key Skills

Business development

Team Building & Leadership

Strategy Planning

Statutory & Regulatory Compliance

Fraud Monitoring & Control

Operational Excellence

Liaison & Coordination

Communication Skills

Exemplary relationship management

Productive leader with expertise in cross selling 30 products)

Career Timeline

Profile Summary

1. **PGDBM** (Finance & marketing),CA intermediate group 2,M.Com(Tax & Accounts) with approximately 16 years of extensive & enriching experience in Banking, Business development, profitability, Accuracy, Efficiency, Employee productivity, customer services, sales planning, Branch development. 6 years pure ops with cross sales in banking with all audits (**16 ANNUAL AUDIT**) satisfactory which is record in banking sector of my 16 year service in banks.
2. 3 years of training under a chartered accountant as study of chartered Accountancy Course in tax, Accounting and Management at Kolkata. Total seven years at Kolkata for study CA and audit of various companies as prequalification exp including article ship training 3 years under 2 CA firm.
3. A productive leader and planner with expertise in cross selling 30 products, market plan execution & Account management.
4. Exemplary relationship management, Operational skill, skills with the ability with network with team members.
5. Delivering sustainable growth through improvement in coverage, cross selling of various products of the bank **OPS Head for 6years, Head of Branch 6 years in HDFC bank** , Indusind bank Moradabad/Jagdishpur/ Patna branches Area manager of ICICI PRU for 7 months and Cluster head for **last 4 years in Bandhan Bank**.

- **PHD in management from Invertis University Bareilly. (Full Time)**
Preparing Research Paper on Non-performing assets
Private Sector Bank & Public Sector Bank



Feb'19 - Till Date

Work Experience

Jan'15 - Nov'18



Rated 5 in Last Fy given only 2 CH Out of 50CH, rewarded ESOP, Rated 4 and 3 in next 2 rating.

Launched 31 branches of bandhan bank regarding premises identification selection of property along with signing of lease deed with radius of 1000KM in UP, UK.

Launched 31 Branches in Moradabad Cluster 7 Metro, 10 Urban, 12 Semi urban, 2 Rural.

Achieved Business of 400 cr for deposits in 6 months approx and 250 cr for Advances

Completed Ytd target/Achievement 400 percent including Bulk/Government business broken even the cluster in 5.5 months. Also appeared on top 3 CH target/achievement amongst 40 CH.

Supervised 900 employees and 35 BH's and 100 DSC head.

26 Branches with 750 CR Approx Deposit in 20 Months Advance 400CR approx

Supervised 35 branches developed business (1000 CR total deposit and Advance 500CR) of moradabad cluster casa 300 CR in 19 branches

Developed three cluster Moradabad, Dehradun and Lucknow as cluster and U.P. & U.K. as region

Investors Clinic Noida

Direct reporting to MD & CEO

Job Role : Strategic policy making, branch expansion



Bandhan Bank, Moradabad

Deputy Vice President/ Cluster Head UP & Uttarakhand

Key Result Areas:

- Profit and Loss and Balance Sheet Management of the Cluster
- Tracking, monitoring and delivery of the business goals of the cluster including Liabilities Book Growth, revenue delivery and employee productivity.
- Ensure the cluster adheres to the Branch Banking Strategy, Service & Quality:
- Ensure that all people, process, data & systems in the branch are well attuned to deliver consistent & superior levels of service to all customers. Ensure that adequate records & data pertaining to customer queries and complaints is maintained & analyzed for achieving greater process efficiency.
- Ensure daily / weekly monitoring & analyses of various data points & reports that have bearing on Customer Service & process adherence.
- Play a pro-active role in new products, processes or systems roll out impacting the clients. Coordinate with Branch managers and meet / interact with key clients on a periodic basis.

Significant Accomplishments:

- Rated 5 in Last Fy given only 2 CH Out of 50CH, rewarded ESOP, Rated 4 and 3 in next 2 rating.
- Launched 31 branches of bandhan bank regarding premises identification selection of property along with signing of lease deed with radius of 1000KM in UP, UK.
- Launched 31 Branches in Moradabad Cluster 7 Metro, 10 Urban, 12 Semi urban, 2 Rural.
- Achieved Business of 400 cr for deposits in 6 months approx and 250 cr for Advances
- Completed Ytd target/Achievement 400 percent including Bulk/Government business broken even the cluster in 5.5 months. Also appeared on top 3 CH target/achievement amongst 40 CH.
- Supervised 35 branches developed business (1000 CR total deposit and Advance 500CR) of moradabad cluster casa 300 CR in 19 branches

Supervised 900 employees and 35 BH's and 100 DSC head 26 Branches with 750 CR Approx Deposit in 20 Months Advance 400CR approx.

Sep'09 to Jan'15

IndusInd Bank

Won Wall of the Fame in Mutual Fund Business

Rating 4 out of 5 in F.Y 11-12, 3.51 out 5 in F.Y 11-12 with grade promotion as A.V.P

Rating 4 out of 5 in F.Y 12-13

(Moradabad) Made B from C category in a year time.

RATING 3.3 OUT OF 5 IN FY 09-10 3.75 OUT OF 5 IN F.Y 10-11 WITH ES OP 1500 SHARE

WON CHAMPION OF CHAMPIONS TROPHY IN MUTUAL FUND AMONG 115 BRANCHES INEAST ZONE IN JUNE 14 AS BEST AND NO 1 BRANCH IN EAST ZONE.

ACHIEVED YTD.BUDGET IN FEE AND GOT 3RD BEST BRANCHES IN EAST ZONE IN FEE TARGET VS. ACHIEVEMENTIN FEE IN ALL BRANCHES CATAGORY AS PER JULY 2014

Sep'08 – Apr'09



- Supervised 900 employees and 35 BH's and 100 DSC head.
- 26 Branches with 750 CR Approx Deposit in 20 Months Advance 400CR approx.

Indusind Bank Moradabad

Growth Path:

Sep'09 – Mar'13

Branch Head (Grade Chief Manager)
Moradabad, Jagdishpur

Apr'13 – Jan'15

Assistant Vice President (Branch Head)
Jagdishpur & Patna

Key Result Areas:

- Won Wall of the Fame in Mutual Fund Business
- Rating 4 out of 5 in F.Y 11-12, 3.51 out 5 in F.Y 11-12 with grade promotion as A.V.P
- Rating 4 out of 5 in F.Y 12-13
- (Moradabad) Made B from C category in a year time.
- RATING 3.3 OUT OF 5 IN FY 09-10 3.75 OUT OF 5 IN F.Y 10-11 WITH ES OP 1500 SHARE
- WON CHAMPION OF CHAMPIONS TROPHY IN MUTUAL FUND AMONG 115
- BRANCHES INEAST ZONE IN JUNE 14 AS BEST AND NO 1 BRANCH IN EAST ZONE.
- ACHIEVED YTD.BUDGET IN FEE AND GOT 3RD BEST BRANCHES IN EAST ZONE IN FEE TARGET VS. ACHIEVEMENTIN FEE IN ALL BRANCHES CATAGORY AS PER JULY 2014
- Broken all time high record of last 24 month with just 3 contract RO 2 laces income from insurance beating B category branch appreciated by north head for great turn around, for break-even during first month dec11of my relocation to Jagdishpur.
- Appeared among top 11 with 2 qualifications ON PAN INDIA among 22000 cat and BSM for highest wealth income by cat with productivity of 85000 per cat with NTB AND ANR WITH GOOD NTB.
- HIGHEST GI POLICY PICKED FROM NARENDRA AGRICULTURE UNIVERSITY OF 700 STUDENTS WITH EMPANELMENT OF OUR BANK AND CHANNEL PARTNER,64 LACES GI PREM COLLECTED FROM 7000 STUDENTS

ICICI Prudential Life Insurance Company Ltd.
Jhansi, U.P.

Achieved first position twice from Jan-09 to Feb-09 for Advisors Activation in entire UP Badshah Branches in two Parameters out of four in Jan -09

Previous Experience

Dec'04 - Sep'08



Last performance Rating T-2 and T-1 rewarded ESOP 900 shares.

Among top 10 B.M in 1200 branches. Moved 450 upward position in May 08 KPI ranking

DOB : 15 June 1976
Father's Name : Mr. Narendra Singh
Marital Status : Married
Language : English, Hindi & Bengali
Interest : Watching Movies & News
Reference : Furnish if Required
Address : G4, Plot No.14, Shakti Khand II Indirapuram, GZB U.P.-201014



Significant Accomplishments:

- Handling team of 30 Unit Managers, Agency Managers, Senior Agency Managers & advisors
- Business Development, Advisors Activity, Acquiring New Policies, Acquiring New Advisors, motivating Advisors, Unit Managers, Penetration of Life\Health\Pension Plans/children, plan/investment plan.

HDFC BANK Moradabad

- Supervising 9 deputy managers, 14 Assistant. Manager and 60 sales staff (BDR &CO-EX)
- Responsible for increasing customers employee's productivity, profitability, income, Branch administration, branch audit, cross sales of banking products, incremental Deposits and advances.

May'07 – Apr'08: HDFC BANK MEERUT Branch Manager - Backup Branch Manager

Promoted to

Dec'04 – Apr'07: HDFC BANK MEERUT Teller Authorizer

Job Responsibilities

- Supervising 9 deputy managers, 14 Assistant. Manager and 60 sales staff (BDR &CO-EX)
- Responsible for increasing customers employee's productivity, profitability, income, Branch administration, branch audit, cross sales of banking products, incremental Deposits and advances.

Achievements

- Last performance Rating T-2 and rewarded ESOP 900 shares.
- Among top 10 B.M in 1200 branches. Moved **450 upward** position in **May 08 KPI** ranking
- Handled branch when 7 staff has left or removed out of 12 staff and kept branch 450 upward position, and highest in north at 3 parameter.

Sep'02 - Dec'04 Tapindu Urban Cooperative Bank Ltd. Patna Assitant Manager and Concurrent Auditor

Achievements

- Achieved 87% increase in deposit and 100% increase in profit in 27months.
- Increased deposit of 4 Cr to 10 Cr and advances 3 Cr to 8 Cr.

PROFESSIONAL / EDUCATIONAL CREDENTIALS			
Examination	Name of Board/ University	Year	Performance
PHD in management	Invertis University Bareilly (Management)	2016-2018	63%
PGDBM (Full time)	Master School of Management Meerut (Finance, Marketing & IT)	2002	62%
C.A. (Intermediate)	ICAI KOLKATA	1998	51%

ACADEMIC QUALIFICATION:			
Year	Examination	Name of Board/ University	Performance
2004	M.Com. (Accounts and taxation)	Patna University Patna	56%
1995	B.Com (Hons)	Vanijya Mahavidyalaya Patna University (Patna)	71%
1992	H.S. (Commerce)	Vanijya Mahavidyalaya	61%
1990	Secondary	A.N. Singh High School	68%

Date:

(Dharmendra Kumar Singh)

Place:

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