

Ranjeet Kumar

Assistant Vice President (Syndication & Investment)

To seek and maintain full-time position that offers professional challenges utilizing interpersonal skills, excellent time management and problem-solving skills. Organized and dependable candidate successful at managing multiple priorities with a positive attitude. Willingness to take on added responsibilities to meet team goals.

Work History

2021-09 -
Current

Assistant Vice President(Syndication & Investment)

State Bank of India, Wholesale Banking Unit, Bahrain Financial Harbour

- Demonstrated high level of initiative and creativity while tackling difficult tasks.
- Proven ability to learn quickly and adapt to new situations.
- Annual Loan Growth achieved was 20% and 11% in FY 2021-22 & FY 2022-23
- Organized and detail-oriented with strong work ethic.
- Assisted with day-to-day operations, working efficiently and productively with all team members.
- Exercised leadership capabilities by successfully motivating and inspiring others and worked effectively in fast-paced environments.
- Demonstrated respect, friendliness and willingness to help wherever needed.
- Strengthened communication skills through regular interactions with others.

2020-07 -
2021-09

Relationship Manager (SME)

State Bank of India, Chitradurga, Karnataka

- Worked well in team setting, providing support and guidance.
- Exercised leadership capabilities by successfully motivating and inspiring my team members and fellow RM(SME)s.
- Assisted and assessed Loan Proposals and

Contact

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WWW

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LinkedIn

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Skills

Self-motivated



Excellent

Financial statements
expertise



Excellent

FI & Corporate
specialization



Excellent

Teamwork and
Collaboration



Excellent

Languages

submitted to Underwriting Committee for approval.

- Improved PQI of Loan Asset Portfolio under supervision.
- Surpassed Budgeted Growth in Loan Assets and Value added Products for FY 2020-21.
- Acted as team leader in group projects, delegating tasks and providing feedback.
- Resolved problems, improved operations and provided exceptional service.
- Applied effective time management techniques to meet tight deadlines.
- Completed paperwork, recognizing discrepancies and promptly addressing for resolution.

English

●●●●●
Excellent

Hindi

●●●●●
Excellent

Kannada

●●●●●
Good

Bhojpuri

●●●●●
Average

Telugu

●●●●●
Good

2018-07 -
2020-07

Branch Head

State Bank of India, Kinnigoli, Mangalore

- Increased overall annual sales 16% by incorporating several quality process improvements within bank branch. Closed average of 24 loans per month.
- Assessed employee performance and developed improvement plans.
- Maintained friendly and professional customer interactions to boost product sales and services.
- Created strategies to develop and expand existing customer sales, resulting in increase in annual sales.
- Reviewed and edited loan agreements to enhance clarity and monitor compliance with requirements.
- Compiled database of loan applicants' credit histories, financial statements and other financial information.
- Generated financial and operational reports to assist management with business strategy.
- Resolved various issues impacting sales management and business operations.
- Examined customer loan applications for loan approvals and denials.
- Forecasted trends and recommended improvements based on financial risk analyses.
- Complied with regulatory guidelines and requirements.

- Submitted loan applications to underwriter for verification and recommendation.
- Completed filings and upheld strict compliance with regulatory agencies and supervisors.

2018-04 -
2018-07

Relationship Manager (Medium Enterprises)

State Bank of India, SME Mangalore Branch, Mangalore

- Strengthened communication skills through regular interactions with others.
- During short tenure, improved quality of Loan Portfolio under supervision.
- Managed time efficiently in order to complete all tasks within deadlines.
- Acted as team leader in group projects, delegating tasks and providing feedback.
- Identified issues, analyzed information and provided solutions to problems.

2015-01 -
2018-04

Desk Officer (Loans & Advances)

State Bank of India, Regional Business Office, Udupi, Karnataka

- Managed time efficiently in order to complete all tasks within deadlines.
- Developed strong organizational and communication skills through coursework and volunteer activities.
- Proved successful working within tight deadlines and fast-paced environment.
- Worked flexible hours across night, weekend and holiday shifts.

2014-11 -
2015-01

Branch Head

State Bank of India, Koppa, Karnataka

- Assessed employee performance and developed improvement plans.
- Maintained friendly and professional customer interactions.
- Created strategies to develop and expand existing customer sales, resulting in increase in annual sales.
- Met deadlines by proactively managing individual and team tasks and streamlining processes.

- Reviewed and edited loan agreements to enhance clarity and monitor compliance with requirements.

**2013-08 -
2014-11**

Relationship Manager (Small Enterprises)

State Bank of India, SME Barauni Fertilizer Township, Begusarai, Bihar

- Skilled at working independently and collaboratively in team environment.
- Participated in team projects, demonstrating ability to work collaboratively and effectively.
- Applied effective time management techniques to meet tight deadlines.
- Assisted with day-to-day operations, working efficiently and productively with all team members.
- Adaptable and proficient in learning new concepts quickly and efficiently.

**2011-03 -
2013-08**

Probationary Officer

State Bank of India, Chapra, Bihar

- Developed strong organizational and communication skills through coursework and volunteer activities.
- Worked well in team setting, providing support and guidance.
- Demonstrated respect, friendliness and willingness to help wherever needed.
- Assisted with day-to-day operations, working efficiently and productively with all team members.
- Completed reports on behalf of court and associated legal entities

**2010-03 -
2010-12**

Management Trainee - Finance

ICICI Bank, Bangalore

- Maintained accurate, up-to-date financial spreadsheets and databases for reliable reference.
- Analyzed financial data and presented meaningful insights to senior management.
- Performed banking, business administration and financial tasks to guarantee five-star service for clients.

Education

**2012-01 -
2012-06** **Certified Associate of Indian Institute of Bankers: Banking And Financial Support Services**

Indian Institute of Banking & Finance - Mumbai

**2011-03 -
2011-09** **Junior Associate of The Indian Institute of Banker: Banking And Financial Support Services**

Indian Institute of Banking & Finance - Mumbai

**2010-03 -
2011-01** **Post Graduate Diploma in Banking & Finance: Finance**

ICICI Manipal Academy - Bangalore

**2005-07 -
2009-05** **Bachelor of Science: Agriculture**

University of Agricultural Sciences - Bangalore, India

- Received Merit Scholarship from Indian Council of Agricultural Research, New Delhi
- Awarded 03 Merit Gold Medal for achieving Highest CGPA of 8.95 or 89.50% at University Level.

Certifications

2020-09 Certificate in Commercial Credit (CICC) by Moody's

2015-11 Certificate on Anti-Money Laundering & KYC by IIBF

2016-01 Certificate in SME Finance by IIBF

2016-03 Certificate in Foreign Exchange by IIBF

2016-06 Certificate in IT Security by IIBF

Accomplishments

- Supervised team of 14 staff members as Branch Head of NRI Intensive Branch in India

Affiliations

- Active member of Rotary International