



## Manish Singh

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### SYNOPSIS

- ☞ **A dynamic professional with over 12 years of BFSI experience for handling Profit Centre Management, business development across Sales, Collections, End to End process management for sourcing, processing & managing Assets & Liabilities products of the branch.**
- ☞ **A consistent performer with demonstrated skills in increasing revenue, improving asset quality & streamlining workflow.**
- ☞ An enthusiastic strategist with expertise in developing high quality plans that generate business and produce results while enhancing process improvement of Branch.
- ☞ Deft at handling operations in compliance to the rules and regulation laid by various governing bodies.
- ☞ Adept in handling various duties as desk level and working in different departments like Liabilities, Credit, Branch Operations, Forex, Monitoring, recovery, Audit & Inspection etc.
- ☞ Result- oriented with a fast learning curve and an ability to take calculated risks, defining business mission and integrating resource strengths to deliver impeccable performances aligned to overall objectives.
- ☞ Good functional knowledge on Retail & Corporate liability and lending products and in marketing a wide range of banking products for penetrating the inner market segments.
- ☞ Adept in mobilization of deposits, general advances and implementation of schematic advances, collections of bills, remittances and recoveries of assets, reduction of non-performing assets.

- ☞ Proficient in managing People, sales operations, building relationship with clients & achieving desired goals
- ☞ Skilled in optimizing teams dynamics, uniting diverse agendas to a common goal, and harnessing strategic and operational drivers to deliver results.
- ☞ Result- oriented with a fast learning curve and an ability to take calculated risks, defining business mission and integrating resource strengths to deliver impeccable performances aligned to overall objectives
- ☞ An astute leader with ability to motivate subordinates in optimizing their performance levels and possesses excellent analytical organizational & interpersonal skills.
- ☞ Thorough in MS Office

## AREAS OF EXPERTISE

### **Asset management**

- ☞ Liabilities & Assets Sales, Credit Appraisal, Collections, market investigation, analysing market trends & culture for retail loans, Corporate Loans.
- ☞ Frequent Customers visits and meeting with local Market associations, offices, Govt agencies & competitors to understand geotopical trends behaviour and culture.
- ☞ Compliance with lending policy guidelines, financial benchmarks and suggesting permissible deviations keeping in view the actual market practices.
- ☞ Evaluating business proposals, evolving alternatives, working up suggestions to appropriate levels and hammering out viable suggestions.
- ☞ Supervising post approval activities, loan documentation, sanction conditions, post disbursement documentation.

### **Relationship Management:**

- ☞ Effective Management of customer acquisition, service & retention.
- ☞ Interacting & developing rapport with all external/internal constituents of client at all levels; for maximum client retention and achievement of service revenues.

### **People Management:**

- ☞ Mentoring, motivating and guiding team members ensuring the consistent performance & quality portfolio growth.
- ☞ Team hiring, Training and mentoring to develop requisite skills, conducting trainings on products, policies and regular market visits & networking.

## ORGANISATIONAL EXPERIENCE

**Branch Manager (Scale-III) – Lakshmi Vilas Bank Ltd**

**March 2009 – 2021**

### **Career Path:**

- ☞ Joined as Probationary Officer at Vashi Branch (Mumbai) in March 2009.
- ☞ Elevated as Branch Manager at Ranchi for full fledged Retail Banking in 2013.
- ☞ Promoted as scale-2 Manager in Feb-2014
- ☞ Transferred at Karnal Branch as Branch head in May 2015.
- ☞ Joined as Branch Head at Jabalpur since April-2018
- ☞ Promoted as Scale-III (Senior Manager ) in Feb-2019
- ☞ Resigned from Risk Management HQ at Chennai in 2021

### **Responsibilities:**

#### **Branch Management**

##### ❖ *Role:*

- ☞ Handled Assets products of the bank from end to end process for I/e; sourcing of the proposals, evaluation, process, pre-disbursements and Post-Disbursement follow ups, documentation etc.
- ☞ Handled liabilities products of the bank from end to end process for I/e; sourcing of the CASA, Term Deposits, TPP etc.

- ☞ Handling complete responsibility for management of all aspects of branch operations and formulating and implementing systems and internal controls for day-to-day functions with key emphasis on maximizing efficiency of the team members
- ☞ Cultivating customer relationships for new Business Development for achieving targets for both Deposits & Advances, retail lending activities and profit maximization
- ☞ Maintaining cash reserves in compliance with the norms set by RBI and handling clearing operations and inter-office reconciliation of accounts including maintaining control over integrity differences.
- ☞ Supervising entire gamut of activities involved in finalization of accounts of the Branch during year end in syndication with central accounts team at Corporate Office

#### *Customer Service*

##### ❖ *Role:*

- ☞ Forge relationship with clients for repeat & continued business for assets and liabilities both.
- ☞ Promoting broad array of bank services to potential clients and providing personalized banking services to high net worth customers
- ☞ Directing and controlling a team of Customer Service Executives in addressing day-to-day Customer queries and grievances.
- ☞ Setting-up processes for prompt response and immediate redressal of customer complaints and coordinating for resolution of escalated grievances and queries of individual and corporate clients on a day-to-day basis
- ☞ Coordinating with Regional Office and functional departments in order to ensure smooth functioning of the unit and provision of quality service to customers.

#### **MIS / Documentation :**

##### ❖ *Role:*

- ☞ Customer feedback on new schemes and initiatives
- ☞ Preparation of reports for business targets and achievements of the branch
- ☞ Formulation of periodical returns/MIS reports for Management reporting purposes and compliance Reports for Audit
- ☞ Generating & analysing centre wise MIS/ reports to facilitate decision making by the management & fine tuning the business strategies

#### **Business Development & Marketing:**

##### ❖ *Role:*

- ☞ Initiate contact with potential customers for developing leads for assets, liabilities, sales & cross selling financial products
- ☞ Provide advisory services to corporate & high net-worth customers
- ☞ Managing counter interaction with customers for deposit mobilization & answering their queries.
- ☞ Reviewing & interpreting the impact of changes in deposit interest rates and tuning strategies accordingly, with focus on retaining existing clients and developing new ones
- ☞ End to End process management for sourcing, processing & managing Commercial vehicles, Auto loans & Three wheeler business across Punjab & Himachal Pradesh.
- ☞ Managed business generation, promotion & administration along with portfolio management through collections & daily operations related activities.

#### **Achievements**

- ☞ Instrumental in Achieving Break Even within 18 months of Branch Opening and making profit centre much before time frame.
- ☞ Instrumental in introducing more than 2000 New relationships – savings bank accounts & current account, and loan customers
- ☞ Award for 1500 MF SIP and 2 times bima bank award from LIC.
- ☞ Awarded for achieving Low Risk Branch Award for the year 2013-14 and achieved all Business target.
- ☞ Award as Golden Hero for achieving all Business target for year ending 2014-15
- ☞ Took Branch from Rs. 17.00 cr to Rs. 103.00 cr within 1 year after became first time branch manager.
- ☞ Took charge of newly opened I Branch at business mix of Rs. 12.00 lacs and finishes at Rs. 35.00 cr as on 31<sup>st</sup> March 2016.
- ☞ Appreciation certificate for crown target achieved in 2015-16.
- ☞ Appreciation certificate for selling Max Group Credit Life Ins Product 2015-16.

- ☞ 3B business parameters achieved award for FY 2016-17.

#### ACADEMIA

- ☞ B.COM from Varanasi in 2003.
- ☞ MBA from ICFAI University, Dehradun in 2008
- ☞ PGDBO from NIIT, Chandigarh in 2009
- ☞ JAIIB AND CAIIB from IIBF Mumbai in 2011
- ☞ Diploma in small and medium enterprises in 2012 from IIBF
- ☞ Certificate in KYC & AML from IIBF, Mumbai 2018,
- ☞ Certificate in Customer Service & Banking Codes and standards from IIBF, Mumbai 2018
- ☞ Certificate in Prevention of cyber crime and fraud management from IIBF, Mumbai 2018
- ☞ Certificate as specified person from IRDA, 2018
- ☞ Certificate in Foreign Exchange facilities for individual from IIBF, Mumbai 2019
- ☞ Thorough in MS Office

#### PERSONAL DOSSIER

Date of Birth : 21.09.1983  
Language Known : English, Hindi,