



Rajesh Chaudhary

Sales Operations Professional - BFSI

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Ambala 📍

WORK EXPERIENCE

City Union Bank Ltd

📍 Chandigarh

Manager- GIB (Punjab, Haryana,)

(Mar-2024 – July- 2024)

- Responsible for ensuring achievement of the budgets assigned to the Union territory (CHD) and & states (Punjab & Haryana)
- Managing relationships with the key accounts holders, Government departments to ensure proper funding in their accounts
- Responsible for acquiring NTB institutional clients in Govt., TASC segments for the bank in the assigned geography through RM's team
- Continuous follow up with the Govt. departments for the inactive accounts
- Ensure proper product training, proposals to the 12 team members and 12 branches in coordination with the product team
- Developing and implementing sales strategies to achieve business acquisition, revenue growth and deepen relationships

PREVIOUS EXPERIENCE

Bandhan Bank Ltd

📍 Karnal

Branch Head - General Banking

(Mar-2015 – Mar - 2024)

- Successfully handled a diverse portfolio of CASA, TPP, POS/EDC, and Asset Products, including PL, Home Loan, LAP, Working Capital Loan, MSME, Two Wheeler Loan, OATD, and Gold Loan
- Spearheaded a retail surge from 0 to 95 CR GL in the first urban branch, elevating the roles of 4 employees over 3 years
- Achieved a remarkable deposit of INR 10 CR by sourcing 345 Savings & Current Accounts on the branch's opening day in 2015
- Led a team of 25 including the DSC head and officers in the Panipat region, achieving incremental targets in Liabilities including CA, SA, NR, FD, and fee products revenue from the third-party products (MF, LI, GI, & other fee products), ensuring customer acquisition, retention, and X-sell strategies

IndusInd Bank Ltd

📍 Karnal

Relationship Manager - Retail Banking

(Jul-2008 - Feb-2015)

- Spearheaded the development of 122 new HNI clients, leading to a phenomenal 100% increase in profitability
- Successfully handled a diverse portfolio of CASA, TPP, OATD etc.

Axis Bank Ltd

📍 Panipat

Financial Advisory Services Executive

(Mar-2005 - Jun-2008)

- Achieved a remarkable feat by single-handedly generating revenue of INR 25 Lakh from various financial products in Mar'08

Retail HNI Engagement Revenue
CASA BFSI Branch Transformation
Market Expansion Cross-Selling
Client Retention Risk Mitigation
Strategic Planning Loan Sales Growth
Exit Process Credit Decisioning
Product Innovation Profit
Leadership Employee Onboarding
Customer Relations

PROFILE SUMMARY

Experienced Sales and operations Management Professional with over 21 years of expertise in Corporate and Retail Banking, Portfolio and wealth Management, Business Development, and Revenue and cost Management. Proven track record of transforming branches for top-line and bottom-line success, achieving significant business volumes, and leading large-scale teams. Skilled in developing strategies, driving ROI, and maintaining HNI relationships. Strong in Profit and loss Management, Banking Operations, and Strategy Formulation. Innovator, communicator, problem-solver, and collaborator, contributing to team and company success.

SKILLS

- Government Banking
- Retail Banking
- Portfolio Management
- Wealth Management
- New Business Development
- Revenue Management
- Cost Management
- Banking Operations
- P&L Management
- Strategy Formulation
- Policy Formulation
- KYC Compliance
- Cash Remittances
- Deposits Management
- Customer Satisfaction

- People Management
- Sales and Operations
- Market Analysis
- Competitor Assessment
- Relationship Management
- Market Segmentation
- Process Improvement
- Team Management

TOOL PROFICIENCY

- Front Page98
- HTML
- JavaScript
- C++
- SQL
- Oracle8i

EDUCATION

GGs Indraprastha University, New Delhi
MBA/PGDM - Finance & Marketing
(2003)

S.D. College, Kurukshetra University
BBA - Management
(2001)

LANGUAGES

English | Hindi | Punjabi

- Excelled in retail and corporate sales of Life Insurance, General Insurance, and Mutual Funds across Panipat, Karnal, and Kurukshetra
- Achieved a remarkable feat by single-handedly generating revenue of INR 25 Lakh from various financial products in Mar'08
- Successfully generated business in the designated territory, showcasing proficiency in Financial Advisory Services and contributing

HATHWAY Cable & Datacom Pvt Ltd

📍 New Delhi

Sr. Business Development Executive

(May-2003 - Feb-2005)

CERTIFICATIONS

- Completed a 2-month Tally 4/3 course at Softech Computer Education, Panipat in 2003
- Earned a 1-year Diploma in Informatics Certified Web Professional from Informatics Computer Institute, Panipat in 2001

ACHIEVEMENTS

City Union Bank Ltd-

- 🏆 Secured T D (5 CR), CASA (4 CR) in the month June'24

Bandhan Bank Ltd-

- 🏆 Secured the Best Branch Award in Aug'18 for outstanding business generation in FD (25 CR), Assets (65 CR), and CASA (5 CR)
- 🏆 Received the Best Branch Head rolling trophy in 2019 for achieving a CASA value of 32 CR, surpassing the target by 110%
- 🏆 Collected the highest Life Insurance premium of 30 Lakh and achieved a 44 CR Asset product sale in the North Zone in Feb'2023

IndusInd Bank-

- 🏆 Achieved INR 1,35,000 in revenue in Mar'14 from Life Insurance, General Insurance and Mutual Funds
- 🏆 Won Champion Relationship Manager award for achieving INR 1,50,000 revenue in Jan'12 from LI,GI and MF along with CASA value of 6 CR.
- 🏆 Achieved outstanding results by generating INR 1,30,000 in revenue within the first month through effective marketing of banking products

Axis Bank Ltd-

- 🏆 Received the prestigious Best Investment Advisor Award in North Zone in Jan'07

ACADEMICS

- 🏆 Awarded a Merit Certificate in MBA
- 🏆 Won 1st Prize & Certificate for securing highest marks in Income Tax & Auditing subject in BBA

PERSONAL DETAILS

- 🏆 **DOB :** 18/07/1980
- 🏆 **Address :** H.No.1849,Sec10,Housing Board Colony, Ambala City (Haryana)