

DEEPAK KUMAR

ACCOUNT MANAGER

FUNCTIONAL SKILLS

MIS(Management Information System)
Process Improvement
Transaction Process
Collaborate actively
Balanced Efficiency
Claim Verification
Risk Management

CORE SKILLS

Portfolio Management
Operation Analysis
Business Analysis
Finance Analysis
Credit Analysis
Risk Analysis
Accounts Review
Due Diligence
Client Retention
Reporting
KYC
LAP

SOFTWARE SKILLS

Knowledge of Banking platforms
Advanced Excel
Microsoft Office

CERTIFICATIONS & TRAINING

IB(International Business) Certification
from OXFORD BUSINESS COLLEGE

LANGUAGE KNOWN

English - Proficient
Hindi - Proficient

CONTACT

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PROFILE

Qualified driven financial professional, capable of team and individual work. Well-developed analytical and rational skills. Keen manager experienced in efficient Account Management, Trade Finance, Credit and Account Analysis. Eager to work in Finance, Analyst and Planning role.

EXPERIENCE

JOB ROLE: DEPUTY MANAGER

ICICI Bank (TxB Banking Group)

Feb 2019 - Present

- Streamlined full time handling Portfolio of 125 Corporate Clients for NCR location in terms of Operating Income, Business performance, advised for their critical escalated issues as per policy. Around 70-80% clients are based on Trade Finance.
- Demonstrated 25-30% contribution to the team in building relationship with client.
- Collected and analyzed data for more than 500 companies about the management detail, rating, PAT, charges amount, bank details, limits, credit details and turnover range of 100-1000 Cr/ year.
- Identified suspicious activity in the Transactions and Analyze the data to mitigate the risk up to 70%. Investigated disputes regarding Frauds and unauthorized transaction in more than 25 escalated cases to resolve the issue.
- Enhanced around 75% of Credit Lending, Mortgage based Lending of Client (Working Capital, Term Loan, Home loan, LAP & Others).
- Analysed company Financial, KYC, Due diligence, Credit analysis, Risk analysis and negotiation with external and internal stakeholders (Legal).
- Processed transaction requested by Client to enhance the efficiency of the system by more than 85%.
- 60-70% transactions are under Export, LC, Bank Guarantee, Limit and Remittance.
- Assisted and guided new colleague for daily task handling and contributing for team performance.

INTERN (FNB)

Equinox Labs

May 2018 - June 2018

- Collected the client data for Hospital, HoReCa (Hotel, Restaurant & Café) and Manufacturing industries for Market Research.
- Analysis of the Secondary data for the requirement of Food hygiene and quality standards.
- Prepared strategy for meeting client's need created awareness about about the norms of food testing services as per FSSAI(Food Safety and Standards Authority of India).

EDUCATION

PGDM(POST GRADUATE DIPLOMA IN MANAGEMENT)

Asian Business School, Noida, AICTE. CGPA-6.2

07/2017 - 05/2019

Bachelor in Commerce

S.N Sinha College, Aurangabad, Bihar, Magadh University, 76%

06/2012 - 06/2015

- Certification in Digital Marketing and Business Analytics, NIIT

2017-19

- Executive Diploma in International Business, University of Oxford

2017-19

ACHIEVEMENTS

RECOGNISED BY ALL INDIA BUSINESS HEAD AND ZONAL HEAD

North Zone Warrior for the outstanding performance in April and May 2020 and Opening the Highest no of New Current Accounts in North Zone.

04/2020 - 05/2020

FEATURED IN PULSE MAGAZINE DURING INTERNSHIP

Recognized performance in NCR and featured in Pulse Magazine during Internship.

05/2018