



## **CURRICULUM VITA (C.V)**

**MR . Rupak Acharya**

ADDRESS :- Birtamode Municipality - , Jhapa Nepal

CONTACT NO :- +977 -9842629552 -

EMAIL ADDRESS :- [Acharyarupak55@gmail.com](mailto:Acharyarupak55@gmail.com)

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### **Objective: -**

DEGREE	MAJOR	GRADUATION YEAR	BOARD/UNIVERSITY
Bachelor	Account	2011	Tribhuvan University
Intermediate	Account	2008	HSEB
SLC	Math	2006	SLC Board

Credit Officer whose primary function is business sales and growth of the branch and given the name as relationship manager and need to be familiar with the bank's policy-product paper, central bank's directives-circulars and country laws and policies. The main objective of the job purpose are as follows:

- Increase and maintain credit portfolio of the branch in line or above Performance Management Contract (PMC)
- Prepare credit proposals in compliance with credit policy/regulatory requirements and ensure loan is disbursed within stipulated time
- Provide excellent services to the customers
- Initiate cross sales to the customers

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### **Expertise: -**

Accounting terms and condition, computer fundamentals,(MS Word, Excel, Access, PowerPoint) & email Internet. & eager to learn new method and technology, and has a sound and calm mind.

### **SPECIAL QUALIFICATION: -**

## **Total Year of Experience: Above 6 Years**

### **Employment History: -**

#### **Shangrila Bikash Bank(Damak Branch)**

##### **Relationship Manager-Credit** (October 02, 2021 to Current)

- Marketing of good clients for credit facilities as well as cross sell our other products and services that falls under other segments of the clientele.
- Keep close contacts with the existing customers and prospective customers for their business needs.
- Closely monitor and handle credit portfolio/ timely renewal.
- Disseminate appropriate information to clients about the loan product, procedure, charges, regulatory changes etc.
- Follow laid down procedures for credit appraisals.
- Conduct a regular site visit to the customers' business activities as well as security (wherever applicable) and make proper record of such site inspections. Report if irregularities are observed
- Review the performance of the borrower at regular interval and recommend appropriate strategies such as increase in business, maintain the existing business or recommend for exit strategies.
- Ensure no revenue loss, proper fees/commissions to be charged.
- Follow-up for recovery, renewal, statement of stocks and receivables, insurances, financial statements, and other requisite information and documents to make appropriate strategy.
- Recommend for suitable legal action for defaulters and recommend transferring files of such defaulters to Recovery Cell that function under CAC.
- Liaise with Credit Administration Department/ Central Operations/ Credit Risk Management/Legal or any other concerned departments for smooth execution of loans.
- Cross sales products other than the loans.
- Perform any other responsibilities as assigned by the supervisors.

#### **Muktinath Bikas Bank(Urlabari Branch)**

##### **Relationship Manager-Credit** (November 14, 2018 to October 01,2021)

- ➤ Marketing of good clients for credit facilities as well as cross sell our other products and services that falls under other segments of the clientele.
- Keep close contacts with the existing customers and prospective customers for their business needs.
- Closely monitor and handle credit portfolio/ timely renewal.
- Disseminate appropriate information to clients about the loan product, procedure, charges, regulatory changes etc.
- Follow laid down procedures for credit appraisals.
- Conduct a regular site visit to the customers' business activities as well as security (wherever applicable) and make proper record of such site inspections. Report if irregularities are observed
- Review the performance of the borrower at regular interval and recommend appropriate strategies such as increase in business, maintain the existing business or recommend for exit strategies.
- Ensure no revenue loss, proper fees/commissions to be charged.
- Follow-up for recovery, renewal, statement of stocks and receivables, insurances, financial statements, and other requisite information and documents to make appropriate strategy.
- Recommend for suitable legal action for defaulters and recommend transferring files of such defaulters to Recovery Cell that function under CAC.
- Liaise with Credit Administration Department/ Central Operations/ Credit Risk Management/Legal or any other concerned departments for smooth execution of loans.
- Cross sales products other than the loans.

- Perform any other responsibilities as assigned by the supervisors.

### **Language Proficiency**

Language	Reading	Writing	Speaking
English	Excellent	Good	Good
Nepali	Excellent	Excellent	Excellent
Hindi	Good	Good	Good

### **PERSONAL INFORMATION :-**

NAME : MR. Rupak Acharya  
E-MAIL : Acharyarupak55@gmail.com  
TELEPHONE NO : +977-9842629552  
DATE OF BIRTH : 03 March 1991  
FATHER NAME : MR. Toya Nath Acharya  
NATIONALITY : NEPALI  
CIVIL STATUS : MARRIED  
BLOOD GROUP : O+ve  
PASSPORT NO : PA2295394  
PASSPORT EXPIRES DATE : 17/01/2034  
CURRENT ADDRESS : Birtamode-01,Jagat Basti-Jhapa

### **Declaration:**

☐ I hereby declare that all above information's detailed are true and correct to the best of my knowledge.