RAJAT SAXENA

Dr. (H.C.) B.A., M.B.A. with 25+ Years of Experience.

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Sector – 9,

Gurgaon, Haryana – 122 001 Email: [rajathsaxena@yahoo.com](mailto:rajathsaxena@yahoo.com)

## Career Objective:

To Excel in the Field of Skill Development, Banking, Finance, Sales & Marketing with the power of Knowledge, Sincerity, Honesty, Hard Work and Real Team Spirit. My life's vision statement is to work towards making my organization as the Premier Organization and be No.1 in the market.

## Synopsis:

A Top Performing, Self-motivated and Result-oriented Banking Professional with 20+ Years’ of Comprehensive Banking Experience along with 4+ years of Skill Development Experience of working in DDU-GKY, PMKPY & various other Government Projects.

* Ability to achieve immediate and Long-term goals and exceed operational deadlines with planned and systematic approach.
* A Team player, competent to lead a team with Motivational and Leadership Skills.
* Multitasker, creative, proactive and a good absorber along with a good Listener with very strong Interpersonal and Communication skills.
* Creative and analytical problem solver with excellent team-building skills.
* Expertise in Administrative Operations, Banking, Business Development, Funds Management, Customer Services & Relations, Performance Monitoring, Staff Training / Supervision, Team Building / Leadership, Skill Development & Project Management.

**WORK EXPERIENCE**



# GM-Chief Compliance Officer

(Sep,22– till date)

* + Joined the organization as **Compliance Head.**
  + Managing all regulatory compliances for RBI licensed fintech company.
  + With a team 0f 10 reportees managing all compliance aspects.
  + All RBI returns being submitted within deadlines

## ACCOMPLISHMENTS:

* + Successful in streamlining all RBI reporting with no delays



# National Head – Government Programs

(January 2018 – 31 March,22)

* + Joined the organization as **National Head.**
  + Managing **DDU-GKY** Programme in all states.
  + Managing National Urban Livelihoods Mission **(NULM)** Programme and its Staffing.
  + Providing placement services in government departments such as NDMC, Delhi Metro and various other organizations.
  + Involved in opening of various centers/branches across India.
  + Managing/Handling a team of People across states for Student Mobilization, Training, Hostel Administration & Discipline, Administration of Center and Placement Process.
  + Attending the meetings at District Level and State Level.
  + Handling issues related to SOP, Payment Tracking, Revenue Generation, Cost Analysis, etc.
  + Researching Government Schemes, Making Proposals, Preparing necessary Documents and Applying for New Projects across States.
  + Formulation of New Business Plans, Strategy & Development Plans for future Growth of the Organization.

## ACCOMPLISHMENTS:

* + Successful in getting DDU-GKY projects and various other government projects for various States for the Company.
  + Supervised/Managed the studies, skill development, infrastructure, food facilities, residence facilities and placement of many students across the country.



# National Head

(2nd May 2017 – December 2017)

* + Joined the organization as **National Head.**
  + Managing **DDU-GKY** Programme in all states.
  + Involved in opening of various centers/branches across India.
  + Developed various clusters across the Country to facilitate smooth operation of the Skill Development Programme.
  + Managing/Handling a team of People across states for Student Mobilization, Training, Hostel Administration & Discipline, Administration of Center and Placement Process.
  + Attending the meetings at District Level and State Level.
  + Handling issues related to SOP, Payment Tracking, Revenue Generation, Cost Analysis, etc.
  + Researching Government Schemes, Making Proposals, Preparing necessary Documents and Applying for New Projects across States.
  + Formulation of New Business Plans, Strategy & Development Plans for future Growth of the Organization.
  + Assisting in the Consultancy Business Division of the Company by giving inputs and involvement in related tasks.

## ACCOMPLISHMENTS:

* + Successful in getting DDU-GKY projects of various States for the Company.
  + Supervised/Managed the studies, skill development, infrastructure, food facilities, residence facilities and placement of many students within a short span of time across the country.

# State Head

(November 2016 – April 2017)

* + Joined the organization as Odisha **State Head.**
  + Involved in opening of various centers/branches across Odisha.
  + Developed various clusters across the state to facilitate smooth operation of the Skill Development Programme.
  + Managing **DDU-GKY** Programme monitored by MORD, NIRD & ORMAS.
  + Built a strong relation with MORD & NIRD officials.
  + Responsible for all Liability and asset of the state centers.
  + Formulation of New Business Plans, Strategy & Development Plans for future Growth of the Organization in the State.
  + Built a strong team of members across the state.
  + Supervised effectively the education programme of BPL students.
  + Established an effective control over the Skill Development Programme.
  + Managed many students within a short span of time.
  + Managing and coordinating the work & targets of other group institution, ICFE.

## ACCOMPLISHMENTS:

* Successful in running DDU-GKY projects smoothly of the company & other Group Institutions of the Company.
* Achieved the targets given by the management within the stipulated time.
* Managed the studies, skill development, infrastructure, food facilities, residence facilities and placement of many students within a short span of time.



# State Head

(April 2015 – July 2016)

* + Joined the company as Jharkhand **State Head**, later promoted to **DVP.**
  + Involved in opening of various centers/branches across Jharkhand.
  + Developed various clusters across the state to facilitate smooth operation of the Skill Development Programme.
  + Managing **DDU-GKY** Programme monitored by MORD & NIRD.
  + Built a strong relation with MORD & NIRD officials.
  + Responsible for all Liability and asset of the state centers.
  + Built a strong team of members across the state.
  + Supervised effectively the education programme of BPL students.
  + Established an effective control over the Skill Development Programme.
  + Managed over 1000+ students within a short span of time and successfully got them placed in various companies/organizations.

## ACCOMPLISHMENTS:

* Achieved the targets given by the management within the stipulated time.
* Managed the studies, skill development, infrastructure, food facilities, residence facilities and placement of over 1000 students within a short span of time.
* Was invited for **Mr. Narendra Modi Ji’s (Prime Minister)** programme in the city of Dumka, Jharkhand for distribution of awards to the best students of my Skill Development Programme across the state.

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# Assistant Vice President

(November 2011 – February 2015)

* Joined the bank as **Asst. Vice President** in Grade D-1 in Chandigarh.
* Manage overall branch administrative operations, meeting business targets and developing new businesses.
* Responsible for all Liability and asset business of Branch.
* Serve as the relationship manager to all lending activities.
* Oversee adjustment of clearing, remittances and inter branch reconciliation.
* Handle Corporate Relationship Management with effective customer service.
* Plan marketing and advertising strategies targeting and developing new accounts, bringing more businesses and greater economic support to the locality.
* Review Inspection Reports, Concurrent Audit Reports.
* Ensure that optimum output is obtained from all the reportees.

## ACCOMPLISHMENTS:

* Undertaken a depleted branch of Industrial Area, Chandigarh, within a short span the branch was revamped and converted into a profit-making one, the branch had not reached the breakeven which was achieved by me.
* The branch was rated satisfactory in the audit and the branch became the top branch in the cluster
* Substantially increased the liability balance sheet from a Rs.82 crores in Apri 2012 to Rs.110 crores as of 30.03.2013
* Instrumental in acquiring Current/savings account, creating a high performing sales team.
* Contributed significantly in acquiring insurance business worth 50 lac till march.
* Introduced sale of Insurance and mutual fund at the highest grade and made the branch as the top performing branch.
* Effectively cleaned the branch operationally.



# Assistant Vice President

(April 2008 – October 2011)

* Joined ABN AMRO on 01.04.2008, which was later renamed to The Royal Bank of Scotland N.V.
* Joined the bank as **Asst. Vice President** and launched their branch in Agra, formed a performing team and only in six month of existence, operational break-even was achieved.
* Responsible for all liability and asset business of the Branch.
* Managed all branch operations.
* Oversee adjustment of clearing, remittances and inter branch reconciliation.
* Achieved banking as well as insurance targets within the stipulated time.
* Handled Corporate Relationship Management with effective customer service.
* Ensured audit rating is always satisfactory.
* Review Inspection Reports, Concurrent Audit Reports.
* Handled Corporate Relationship Management with effective customer service.

## ACCOMPLISHMENTS:

* Inaugurated a new Branch in Agra and within 3 months the branch was into a profit- making one.
* The branch was rated satisfactory in the audit.
* Instrumental in acquiring Current/savings account, creating a high performing sales team.
* Introduced sale of Insurance and mutual fund at the highest grade and made the branch as the top performing branch.
* Ensured team coordination is maintained.
* Effectively managed the branch operationally.



# Branch Manager & Assistant Vice President

(August 2004 – March 2008)

* **Asst. Vice President** ( July 2005 Onwards)
* **Branch Manager** (Aug 2004 - June 2005)
* Joined ING Vysya Bank on 24th August 2004, as Branch Manager and in only six months raised the branch as one of the performing branch of the region and brought the branch into a focus branch and brought in fresh business of Rs.8.00 crores.
* Manage overall branch administrative operations, meeting business targets and developing new businesses.
* Responsible for all Liability and asset business of Branch.
* Serve as the relationship manager to all lending activities.
* Handle Corporate Relationship Management with effective customer service.
* Plan marketing and advertising strategies targeting and developing new accounts, bringing more businesses and greater economic support to the locality.
* Ensure that optimum output is obtained from all the reportees.

## ACCOMPLISHMENTS:

* Undertaken a depleted branch of Meerut, ING, which was about to wind up, but within 6 months the branch was revamped and converted into a profit-making one.
* The branch was rated satisfactory in the audit and the branch became the top branch in the region. MD applauded the efforts and banking guidance.
* Substantially increased the asset balance sheet from a Rs. 1.72 crores in August 2004 to Rs. 17.50 crores as of 30.12.2006.
* Efficiently improved the business in 6 months by Rs. 10 crores in CASA after transfer to Lucknow on January 2007.
* Contributed significantly in the recovery of Rs. 85 lac in NPA accounts.

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# Branch Manager

(2001 – 2004)

* Joined HDFC Bank on 9th July 2001, as **Branch Manager** in Kanpur and after two and a half years of astounding success made the Bank as one of the premier bank of Kanpur City. Was heading a branch of Rs. 100 crores in retail liability and retail asset sales of an average of Rs. 3.5 crores which includes auto loan/two wheeler loan. Personal loan and loan against shares and securities.
* Managed all branch operations.
* Ensured team coordination is maintained.
* Responsible for all Liability and asset business of Branch.
* Monitored audit rating and ensured compliance to laid down guidelines.
* Oversee adjustment of clearing, remittances and inter branch reconciliation.
* Expanded customer base through a variety of effective promotion techniques.
* Maintained a smooth rapport with other verticals.
* Designed and implemented effective training program for branch employees.

## ACCOMPLISHMENTS:

* Acquired unprecedented success by amassing Rs. 39 crores in 7 months after opening the new branch.
* Achieved Rs. 110 crores liability business in a short span.
* Set up asset department and in no time the branch was one of the leading branches in the country.

## Acknowledged by MD Mr. Aditya Puri for the fact that the branch was in top 5 PAN India.

* Played key role in opening ever-successful second branch.
* Recipient of numerous rewards in form of Bonuses/ESOPs.



# Assistant Manager

(1987 – 2001)

* Joined Standard Chartered Bank as **Assistant Manager**, on 18th May 1987 in Kanpur and was posted all around the banking departments which gave me great opportunities to master the art of banking and customer liasioning and acquiring relationships.
* Exerted efforts to attain both of financial and non-financial yearly targets.
* Opening and Closing of Savings & Current Accounts.
* Ensured audit rating is always satisfactory.
* Provided service to all priority customers with no customer complaint.
* Ensured team coordination is maintained.
* Handle Corporate Relationship Management with effective customer service.
* Gathering various reports from Branch personnel.
* Maintenance of Customer Database.
* Maintenance of customer confidence and protected bank operations by keeping information confidential.
* Contributed to team effort by accomplishing related results as needed.
* Ensured maximum interactions are made with priority customers.

## ACCOMPLISHMENTS:

* Created a record by selling govt. bonds to tune of Rs. 30 crores in a month.
* Set an extraordinary example by selling mutual fund to the extent of Rs. 6 crores in one single month.
* Played a key role in overall success of the branch.
* Recognized as Top Relationship Manager Pan India.

## Professional/Educational Qualification:

* **Honorary Doctorate** in Social Work from Los Angeles Development Church and Institute.
* Masters of Business Administration (MBA) from **Sikkim Manipal University**.
* Diploma from **Alison** in Project Management.
* Certified from **Corporate Finance Institute (CFI)** on Accounting Fundamentals.
* Bachelor of Arts (B.A.) i.e. Graduation from Kanpur University.
* Intermediate and High School from U.P. State Board.

## Professional Development:

* Participated in Leadership and Management Training (LAMP) by Mr. Parimal Gandhi, a renowned name in training and creative lectures.
* Underwent various in-house trainings on customer interaction and selling skills.
* Attended different specialized trainings on Mutual Fund/Insurance at both the prime institutes of banking i.e. Standard Chartered Bank and HDFC bank Ltd.

## Co-Curricular Activities:

* Won Bronze Award in Duke of Edinburgh Award Scheme.
* Life Member of the St. John's Ambulance Association.
* Recipient of Several Awards in athletics, cricket and football during school/college days.

## Personal Details:

* Date of Birth : 21st March 1962
* Marital Status : Married
* Languages Proficiency : English and Hindi
* Home Town : Kanpur (Uttar Pradesh, India)
* Current City : Gurgaon (Delhi NCR)