

UTTAM KUMAR

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Contact: +97156 958 5778

Location: Dubai, UAE



Objective

Seeking a challenging position, where I can utilize my technical and personal skills for organization growth. Work in a competitive and healthy environment where all my skills and talent can be used for the growth of organization.

Professional Experience

- **DCB Bank Ltd - Branch Service and Operations Manager (Jan'08 - May'2024)**
- **Role and Responsibility**
 - Front Desk / Attending all customer queries / Account Opening process /Amendment request, Authorization of all Transactions, Branch Operations and Audit compliance, Resolution of customer complaints with in TAT, Zero revenue leakage in operations.
 - Supervising and Verification of all cash / Non-cash transactions, Verification of all cash Receipts and Cash Payments, Clean Note Policy, Ensure tallying of cash, handling inward and outward clearing.
 - Process Gold Loan disbursement and documentation, Maintaining and verifying Gold Loan Related Accounts, Forms and Registers, Handling with team for Regularization of all NPA and Over due cases, Verification of all customers and office accounts for zero income leakage.
 - Educate the customer to use Alternate banking channels for 24*7 banking Transactions,Ensuring the ATM machines are functioning properly and ATM Cash loading on time, Handling ATM Card Pins and Internet banking pins including maintenance of Registers, Handling ATM complaints and resolved all complaints with in TAT.
 - Opening of High quality super HNI CASA accounts, Opening of all FD and RD with bank. Third party productivity like Life insurance, health Insurance and General insurance, leads generate and successfully converted.

➤ **ICICI Home Finance Ltd - Senior Executive (Jan'08 - May'2024)**

➤ **Role and Responsibility**

- Bank statement reconciliation for month on month and mapping the same by providing the break-ups and updating the same in Web based package at local branch level.
- Ensuring all the cash and bank receipts and payments are properly accounted.
- Tallying physical cash balance with book balance on a day-to-day basis.
- Handling the cheque deposition for all products (car loan, personal loan, two-wheeler loan, consumer durable loans and commercial vehicles loan).
- Updating the Branch Operations, HO & Collection team on the cheque return status.
- Preparation of monthly MIS and submitting the same to COPS & ROPS (Mumbai)
- No Discrepancy Checking (NDC) and Processing of the files.
- System updating and Cheque printing
- Handing over the Cheques to Credit Operations
- Monitoring, Updating and Preparation of the MIS as per the Process
- Co-ordination with Credit and Sales Team.

Additional Responsibilities:

- Prepare MIS reports to the management.
- Oversee the team performance.
- Training and monitoring new team members performance.
- Taking Quality initiatives.
- Delegate tasks to the team as and when required.

Achievements:

- 'South Super Star' award for Outstanding Performance.
- Awarded for KYC refresh (as special project for High risk and medium risk customers)
- Received 'Top Performer award for consistent performance during Monthly Rewards & Recognition

Educational Qualification

- Master in Bachelor Administration (MBA) - Xavier's Business Management Studies - 2018
- Bachelor in Commerce - Osmania University

Educational Qualification

- IRDA Certificate (LI)
- NISM Certificate - Mutual Fund Distribution Centre

Additional Qualification*IT Skills*

Packages known : MS Office (MS-Word, PowerPoint, MS-Excel, MS Access)
Banking Software : Finacle10x

Personal Details

DOB : 23rd July, 1976
Nationality : Indian
Marital Status : Married
Languages Known : English, Hindi, Telugu and Nepali
Visa Status : On Visit until 19th September 2024

Declaration:

I hereby declare that all the information furnished above is true to the best of my knowledge and belief.

Uttam Kumar
Date:

Place: Dubai, UAE