

RAHUL YADAV

Address : House no H-11 university campus
Thanesar, Kurukshetra
Kurukshetra university kurukshetra

+91-8708062496
kuk.rahulyadav@gmail.com

EDUCATION

Degree/Certificate	Institute/Board	CGPA/Percentage	Year
B.sc(computer science)	Kurukshetra university kurukshetra	60%	[2017-2020]
12th	Govt. model senior secoundry school	62%	[2015-2016]
10th	Nivedita public school	80.5%	[2014-2015]

EXPERIENCE

ORGNIZATION : BANDHAN BANK LTD

JAN2025 - WORKING

PROFRILE: BIC-GOLD LOAN

KURUKSHETRA

- Build and maintain strong relationships with customers, ensuring a positive experience throughout the loan process.
- Address customer complaints or concerns regarding their gold loan.
- Track and analyze loan performance, aiming to reduce defaults and increase customer satisfaction.
- Accurately assess the weight, purity, and market value of the gold provided as collateral for loans.
- Stay updated on market trends to provide accurate and fair appraisals.
- Ensure the gold loan process complies with all relevant financial regulations and industry standards.
- Conduct audits and prepare reports for internal and external regulatory bodies.
- Follow up with customers to ensure timely repayment of loans.
- Implement strategies to recover overdue loans, including reminders and renegotiations.
- Verify that all customer documentation, including identification and collateral records, are accurate and complete.
- Ensure all loan documents are in compliance with legal and regulatory requirements.
- Ensure that all procedures are being followed to maintain the quality and security of the loan system.

ORGNIZATION:MUTHOOT FINCORP LTD.

PROFRILE: Assistant branch manager-GOLD LOAN

Jan2024-Dec2024

Shahbad-HA

- Communicate with customers to explain the terms and conditions of gold loans.
- Assess the value of the gold being pledged, ensuring its authenticity and value in line with market prices.
- Develop strategies to retain customers and ensure repeat business.
- Build and maintain strong relationships with customers, ensuring a positive experience throughout the loan process.
- Verify that all customer documentation, including identification and collateral records, are accurate and complete.
- Accurately assess the weight, purity, and market value of the gold provided as collateral for loans.
- Maintain a secure and organized system for storing loan-related documents
- Responsible for collection for overdues cases and so as the resolution of NPA A/C ensuring minimum NPA so as enhance the profitability

ORGNIZATION: HDB finance and services

PROFRILE: Territory Manager-gold loan

MAY2023-NOV2023

Kurukshetra-(HA)

- To manage plan and execution of promotional BTL activity on branch catchment area to each visibility.
- Monitor and review lead conversion from each activity.
- Recruitment of sales office. Ensure productivity of sales officers and maintain cost of acquisition within norms

- Building healthy and profitable portfolio for the gold loan business, to achieve branch direct sales targets.
- To manage people management motivated and develop branch team drive branch team to excel, Manage and mentor the Team and keep
- If a borrower defaults on a loan, manage the process of liquidating or reclaiming the pledged gold.
- Monitor fluctuations in the gold market and assess the impact on loan collateral.

ORGANIZATION : THE MUTHOOT GROUP

JAN2022 - APR 2023

PROFRILE: Junior relationship executive

LADWA.(HA)

- Canvassing and sourcing of new customer to increase gold loan appraisal ,Revenue generation through cross selling products interest
- maintain good relation with clients so that business can maximize the value of those relationship.
- Customer relationship and follow-up.
- To inform the customer with scheme and rules of the company, Gold testing and delivery of appropriate amount.
- Responsible for collection for overdues cases and so as the resolution of NPA A/C ensuring minimum NPA so as enhance the profitability

SKILLS

- Sales and Marketing Skills, Credit Evaluation, Interest Rates, Loan Structuring, Market Trends, Default Risk Management, Compliance Knowledge, Documentation and Verification, Gold Inspection, Cross-Selling
- Time Management, Teamwork, Problem-solving, Documentation, Engaging Presentation,
- Communication, customer services , CRM and CBS software social media platform and Micro soft office.

Interests

- **Cooking** I love cooking. I am an expert in most Indian-style cooking, enjoy baking and making my own pizza.
- **Art** I have always enjoyed drawing since I was a child. Recently, I have shifted to digital art mostly on Deviantart.
- **Video Games** I always had the gaming gene. I mostly play on my phone and occasionally on my switch.
- **Swimming** I started swimming when I was 12. Going through submerged things while holding my breath was the most exciting part.

Languages

- **English** Professional proficiency
- **Hindi** Native proficiency