CAREER OBJECTIVE

Obtain a challenging position in an organization where I can learn and contribute in positive ways

WORK EXPERIENCE

A. Himalayan Bank Limited, (Jan, 2019 to Jan, 2023)

Corporate Title: Officer

Functional title: Credit In charge

Bharatpur Branch

Roles and responsibilities:

i I am currently leading credit department of Himalayan Bank Limited, Bharatpur branch.

- ii I have been looking after Retail/ SME and Corporate files which includes client acquisition, appraisal of loan, and documentation to implementation of loan. Along with loan files, I have also been looking after Letter of credit and Bank Guarantees related works also.
- iii I am currently representing Himalayan Bank Limited in different consortium files.
- iv In absence of branch manager, I have also been working as alternate branch manager which has provided me with good exposure of overall branch operations.

B. NIC ASIA Bank Limited, Thapathali, Kathmandu (Dec 24, 2017- July, 2018)

Corporate Title: Officer

Functional Title: Regional Officer-Sales

Major Responsibilities and Skills Learnt:

- i Prepared credit proposals (both Retail and SME) for branches.
- ii Assisted Chief of regional office/ Deputy Chief of regional office to drive entire business of Bagmati region and assisted them in achieving budget sales target.
- iii Identified potential customers and endeavor strengthening loan and deposit business by selling bank's various products.
- iv Supervised efficient working of staff and assist branch managers to achieve annual growth objective.

C. Machhapuchre Bank Limited, Lazimpat, Kathmandu (Dec 18, 2016 to Dec 12, 2017)

Corporate Title: Junior Officer

Corporate Credit Department and Credit Risk Management Department

Expertise and Skills Learnt:

i. Prepared credit proposals (both Retail and SME) as a business RM

- ii. Handled every credit proposals of nine branches of Machhapuchre Bank as credit risk management officer. This also includes 170 renewal files on an average every quarter as credit analyst.
- iii. Good Knowledge on NRB guidelines, Credit policy Guidelines and different types of loan Product Paper.
- iv. Ability to analyze various risk associated with lending.
- v. Performed industry analysis of Cement industry, Hotel Industry, Poultry Industry and Hydro Industry of Nepal.

D. Uniglobe College (Feb 2016- August 2018)

New Baneshwor, Kathmandu

- i Management Information System, Research and Statistic faculty for General MBA, MBA (Finance) and BBA
- ii Graduated research Project (GRP) supervisor of MBA students

E. Worked as faculty member at Liberty college and Pheonix College

EDUCATION

A. Master degree in Business Administration (2015):

MBA (Finance)

Aggregate CGPA: 3.85 (Dean's List)

Pokhara University, Uniglobe College, Kathmandu, Nepal

B. Bachelor degree in Engineering (2012):

Marks obtained: 70.68%

Concentration: Electronics and Communication Engineering

Tribhuvan University, Kathmandu Engineering College, Kathmandu, Nepal

C. Intermediate in Science (2008):

Marks obtained: 69.60%

Higher Secondary Education Board, Srijana Higher Secondary School, Pokhara, Nepal

D. SLC (2006):

Marks obtained: 81.13%

Pokhara Public School, Pokhara, Kaski, Nepal

Training

- ➤ Effective credit underwriting training conducted by Manipal Academy of BFSI Bengaluru
- Three days training on Credit Risk Management Organized by National Banking Institute
- > Training of KYC and AML

- > Training in Data management
- ➤ Leadership trainings
- > Trainings in financial management and marketing
- Cisco Certified Network Associate(CCNA) course of 60 days

Skills and Expertise

Good presentation, communication and research skills.

- > Good with collecting, analyzing and interpreting lager set of data with statistical software.
- ➤ Ability to create strategy and create business opportunities.
- ➤ Good leadership skill and ability to work in team
- Ability to take responsibility of assigned Job.
- Ability to create a good rapport with the customers.
- ➤ Good Knowledge on NRB guidelines, Credit policy Guidelines and different types of loan Product Paper.

Other Achievements

- Published research article in "Nepalese Journal of Corporate Governance "(Volume 1) June 2014
 Presented research article in an International conference on "Contemporary issues and challenges in management" held in Hayat Regency on November 17 and 18, 2014.
- > Performed secondary data research study on "Relationship between stock market, banks and economic growth".
- > Performed independent thesis on "Problem loans and cost efficiency in commercial banks of Nepal"

PERSONAL INFORMATION

Date of Birth: 2046/03/25
Gender: Male
Nationality: Nepali
Marital Status: Married

Permanent Address:

Pokhara-05, Kaski, Gandaki, Nepal

Current Address:

Krishnapur, Bharatpur-07, Chitwan

REFERENCES

1) Prof. Dr. Radhe Shyam Pradhan

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2) Bishwambhar Neupane General Manager Machhapuchre Bank Limited Mobile no: 9851042918

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