

MD. BADRUDDIN ANSARI

Janakpur, Nepal • Tel: + (977) 9807639145 • Email: md.badrudinansari86@gmail.com • LinkedIn: NA

Experienced and resourceful banker with a Bachelor of Business Administration. Accomplished at marketing and promoting of different credit products of the Bank (SME & Consumer Banking products) keeping in view the profitability of the Bank as well as Branch. Thrives working in a dynamic environment that call for exceptional adaptability, flexibility, and effective collaboration and teamwork with and within teams. I want to work in a healthy, innovative and challenging environment extracting the best out of me, which is conducive to learn and grow at professional as well as personal level thereby directing my future endeavours as an asset to the organisation.

WORK EXPERIENCE

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|-----------------------|------------------------------------|--|-------------------------|
| 2023 – Current | <i>Relationship Officer</i> | Lumbini Bikas Bank Ltd. | Janakpur (Nepal) |
| | | <ul style="list-style-type: none">▪ Market and promote credit products of the Bank (Corporate/SME & Consumer Banking products) in order to write quality risk assets into the Branch's book.▪ Obtain necessary document for processing of credit application, conduct site visit, analyze credit worthiness and recommend for approval.▪ Deliver and maintain quality customer service standards and ensure achievement of standard turnaround time commitments at all times.▪ Ensure compliance of NRB regulatory requirements, terms of PPG, CPG.▪ Provide accurate and efficient responses to customer queries.▪ Monitoring of the existing loan accounts for ensuring regular repayment, make inspection of the units and prepare inspection report.▪ Ensure required reporting /returns of the Branch submitted are accurate and timely.▪ Provide first level support to the Branch Manager. Gather information and update of the market for further escalation to the Branch Manager.▪ Ensure synergy and contribution from peers and maintenance of harmony internally and externally to achieve positive growth behaviors. | |
| 2018 – 2023 | <i>Relationship Officer</i> | Prabhu Bank Ltd.
(Erstwhile Century Commercial Bank Ltd.) | Janakpur (Nepal) |
| | | <ul style="list-style-type: none">▪ Cross sell Bank's products.▪ Co-ordinate with other departments for smooth functioning in booking of quality risk assets. Facilitate execution of Loan/Security Documentation.▪ Handle the loan process as prescribed within the Bank, by establishing the relationship, determining business needs, making recommendations to management and maintaining relationship as appropriate.▪ Deal with different loan client for Corporate, SME and MF-Direct Lending Files for Funded and Non-Funded Facility. | |

2017 – 2018 Relationship Manager Sahayogi Vikash Bank Ltd. Ramgopalpur (Nepal)

- Interview with loan customers, inspection of business site, collateral site inspection, credit proposal writing, legal documents preparation, review & renewal of loan facilities, loan monitoring & follow up action for recovery.
- Promote and sell Bank products & services by working as Operation-in-charge.
- Heavily involved in sales, help to bring in new business and to build and maintain customer relationships.
- Deal with everything from security issues, such as opening the vault in the morning or locking it at evening/night.
- Hold a weekly meeting with all branch's staff and coach staff's work, habit and goals.
- Evaluate staff performance and maintain a team spirit.
- Handle teller cash area regarding cash receipt and cash payment.

RELEVANT SKILLS

- **Computer skills:** Microsoft Office (i.e. MS-Word, MS-Excel, MS- Access, MS-Outlook etc.)
- **Technical:** Accounting (i.e. Finacle, Pumori etc.)
- **Professional/Social:** Teamwork, Project- Management, Communication, Leadership, Organization, Problem-solving, Time Management etc.
- **Languages:** Urdu, English, Maithili, Hindi, Nepali, Bhojpuri, etc.

EDUCATION

**2020 Bachelor of Business Administration Model Purbanchal College/Purbanchal University
(Janakpur, Nepal)**

- The core courses in a BBA program cover various areas of business administration such as accounting, business organization, human resources, business communication, business ethics, business law, strategic management, finance, managerial economics, management, entrepreneurship, marketing and operations management in a manner most relevant to management analysis and strategy.

**2015 10+2(Management) Model Higher Secondary School/Higher Secondary
Education Board (Janakpur, Nepal)**

- I have learned about concepts, subject matter and elementary skills in various functional areas of management like general management, accountancy, finance, office practices which forms a stepping stone for higher level of management study.

**2013 10th (SLC) Angels' English Boarding School/School Leaving
Certification Examination Board (Janakpur, Nepal)**

- It is the most important examination in the education system of Nepal for building an academic career.

PROFESSIONAL CERTIFICATIONS

- Certificate of Participation for successfully training program on “Agriculture Sector Finance”.
- Certificate of Participation for successfully training program on “Counterfeit Currency & Signature Verification”.
- Certificate of Participation for successfully training program on “Corporate Governance and Banking Offence”.
- Certificate of Participation for successfully training program on “Practical Approaches of NRB Regulations for Credit Management ”.
- Certificate of Participation for successfully completing training program on "Customer Service Excellence".