

# G. RAJU

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## SUMMARY

Experienced Branch Banking Professional with 5 years of expertise in gold loans and banking sales. Proven track record in managing and growing portfolios, driving revenue through effective sales strategies, and delivering exceptional customer service. Adept at assessing client needs, ensuring compliance with regulatory requirements, and maintaining strong relationships with clients. Skilled in cross-selling financial products, leading teams, and optimizing branch operations. Committed to achieving targets and enhancing branch profitability through innovative solutions and a customer-centric approach.

## EXPERIENCE

### Quess Corp Limited - Junior Relationship Officer

August 2019 - November 2022

- Develop and maintain strong relationships with customers by understanding their financial needs and providing personalized gold loan and banking solutions. Consistent communication and follow-ups ensure high customer satisfaction and long-term loyalty. Consistently meet or exceed monthly and quarterly sales targets for both gold loans and cross-sold products. A results-driven approach, combined with strategic sales techniques, directly contributes to the branch's profitability and growth.
- Regularly review and manage the gold loan portfolio to identify potential risks and implement mitigation strategies. Ensuring compliance with regulatory guidelines protects the bank from legal risks and maintains operational integrity.

### Axis Bank Limited - Assistant Manager

December 2022 - Present

- Identify customer needs beyond gold loans, offering complementary banking products like savings accounts, insurance, and investment options. This holistic approach increases the customer's overall portfolio value and drives higher revenue for the branch.
- Ensured smooth execution of branch banking operations, focusing on compliance, customer service, and efficient cash handling in the gold loan segment.
- Successfully managed gold loan products, providing tailored solutions to customers, ensuring their satisfaction while maintaining profitability and minimizing risk.
- Developed and nurtured strong customer relationships through personalized service, understanding customer needs, and offering gold loan products to meet financial requirements.
- Spearheaded lead generation initiatives for gold loans, leveraging local market knowledge to identify potential clients and convert leads into profitable business.
- Led and motivated the branch team, enhancing productivity and ensuring the team met gold loan sales targets while maintaining high customer service standards.

## EDUCATION

- **Berhampur University, Berhampur** **July 2020 - Sept 2022**  
MSC in Marine Biology: 6.50 **Aug 2016 - Aug 2019**
- **Khallikote University, Berhampur**  
Bachelor of Science (Hons.) in Botany, CGPA: 6.53/10 **July 2014 - Mar 2016**
- **Government Science College, Chatrapur**  
Council of Higher Secondary Education (XII) in Science, Percentage: 42% **Apr 2013 - Apr 2014**
- **Onslow Institution, Chatrapur**  
Board of Secondary Education, Percentage: 72%

## SKILLS

- Negotiation Skills
- CRM
- Lead Generation
- Cross Selling
- MS Office
- Loan Portfolio Management
- Branch Banking Operations
- Team Coordination

## CERTIFICATIONS

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- IRDAI
- PGDCA

## LANGUAGES

- English
- Hindi
- Telugu
- Odia