SUNIL KUMAR SINGH

BRANCH MANAGER

sunil.singh@example.com | +91 93XXX XXX67 | Patna, Bihar | linkedin.com/in/sunil-kumar-singh-example

PERSONAL STATEMENT

Bank branch manager with 12 years of banking experience, including 5 years heading urban and semi-urban branches with business of up to ₹540 crore. Grows CASA and advances, controls NPAs, leads teams of 12 to 16 staff and has maintained "A" internal audit ratings. JAIIB and CAIIB certified.

CORE SKILLS

- Team leadership
- Business development
- Customer service
- Risk management
- Government scheme implementation

WORK EXPERIENCE

Branch Manager, Scale III · **Ganga Commercial Bank Ltd, Patna** May 2021 – Present

- Lead a 16-member branch with total business of ₹540 crore, growing deposits by 24% and advances by 31% in three years.
- Raised the CASA ratio from 38% to 46% through salary account tie-ups with 22 institutions and local trader campaigns.
- Reduced gross NPA from 6.8% to 2.9% through recovery camps, OTS settlements and SARFAESI action on 11 accounts.
- Achieved "A" ratings in 3 consecutive internal audits and closed all RBI inspection observations within deadlines.

Deputy Manager, Advances · **Ganga Commercial Bank Ltd, Gaya** Jul 2014 – Apr 2021

- Handled MSME, agriculture and retail loan portfolio of ₹160 crore including KCC, Mudra and housing loans.
- Processed 1,200+ loan proposals and ensured timely renewals, stock statements and inspections.
- Implemented government-sponsored schemes, sanctioning 450+ PMEGP and Mudra loans for first-time entrepreneurs.

MakePerfectResume Free

EDUCATION

MBA in Finance · **Bihar Institute of Business Management, Patna** 2012 – 2014
Grade: 68%

B.Sc. in Mathematics · **Magadh Science College, Gaya** 2009 – 2012
Grade: 72%

CERTIFICATIONS

JAIIB · **IIBF** Nov 2015

CAIIB · **IIBF** Dec 2017

SKILLS

Branch operations | CASA growth | MSME and retail lending | NPA management and recovery | SARFAESI | Audit and RBI compliance | Core banking (Finacle) | MIS reporting

LANGUAGES

Hindi · Native | English · Professional | Bhojpuri · Fluent | Magahi · Conversational