

## ASPIRING PROFESSIONAL CAREER



### PERSONAL DETAILS

**DINESH ADHIKARI**

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Contact No: 9852650045

Permanent: Phidim MCP WN-7, Panchthar

D.O.B: November 2, 1991

Nationality: Nepali

### SKILLS

- Time Management
- Ability to work in a team
- Ability to perform Multiple Task
- Critical thinking and problem solving
- Ability to work under pressure
- Fast learner
- Adaptability
- Communication and interpersonal skills
- Customer services work ethic
- Decision Making
- Grievances handling

### LANGUAGE

- English – Intermediate
- Nepali -Excellent
- Hindi – Very Good

### HOBBIES

- Travelling
- Reading
- Writing Article
- Cooking

### COMPUTER SKILL

- Microsoft office Package (MS word, Excel, Power point)
- Accounting Package (Tally, Fact & Swastik)
- Finacle 10 Software
- Pumari Software
- Basic knowledge of Hardware & Networking

Smart working, dedicated and discipline to be able to take responsibility and work as per norms, values, rules and regulation of concerns organization to adopt the changing needs of work place by maintaining public relation through services for the sound development of the organization and self as individual.

### EDUCATION

**Gomendra Multiple College Birtamod Jhapa Nepal**

2009 – 2013

Bachelors of Business Administration (BBA)

Specialization: Financial Management

Score :3.12 CGPA

**Laboratory Higher Secondary School-Kirtipur Kathmandu Nepal**

2007 – 2009

Intermediate Level (+2)

Specialization: Hotel Management

Score: 63.20%

**Ranitar Mavi Ranitar – Ranitar-2 Panchthar Nepal**

2007

School Leaving Certificate (S.L.C)

Major Subject: Economics/Education

Score:54.75%

### WORK EXPERIENCE

**NIC ASIA Bank (Branch Manager)**

Jan 2017– Jan 2023

- Maintain develop relationships with key existing & prospective customers.
- Ensure achievements of planned branch growth by implementing strategies to achieve deposits, risk assets and other sales plan targets.
- Identify and refer customers to other business units /sell consumer bank products and keep a record of call reports on customers who have been called.
- Understand competitor's products, pricing, strategies and provide regular feedback to concern department.
- Monitoring Credit Facilities viz Covenants, follow ups, site inspections and recoveries.
- Development and implementation of credit control procedures ensuring a strong credit culture.
- Ensure effective credit controls of branches.
- Approve loans within the delegated CAD.
- Clarify roles and responsibilities to all staff.
- Lead/appraise/coach/manage the team.
- Build commitment by involving direct reports in problem solving & decision-making; providing staff with appropriate level of autonomy.
- Promote Team Spirit and enhance work effectiveness.
- Identify and develop a potential successor.
- Recommend rewards/promotions in line with performance.
- Identify the Training needs and conduct in-house training.
- Manage annual leave of branch staff without hampering service delivery.
- Ensure effective operation by way of following laid down procedure.
- Ensure proper management of Operation risk of the Branch.
- Manage cost of the branch within budget. Control of operating costs by monitoring Branch controllable costs.
- Review and monitor all reports pertaining to the Branch and take corrective actions where required.
- Maintain close monitor of system security, premises security to avoid any untoward incident.
- Monitor service delivery, suggest/initiate/implement change in work procedures without breaching compliance and bank's policies.
- Ensure smooth operations of all departments of customer service.

## CERTIFICATION

- Certificate of Accounting Package-Nepal Informatic Center.
- Certificate on Interpersonal skills-Developing effective relationship -Growth Sellers in co-ordination with Dish Media Network Pvt. Ltd
- Certificate on Customer Relationship Management-National Banking Institute in co-ordination with NMB Bank Ltd.
- Participated on **AML, CFT & KYC** inhouse training organized by NMB Bank on 2017 Jan.
- Participated on “**Services Excellence**” inhouse training organized by NIC ASIA Bank Ltd April 2018.
- Participated on “**Financial Analysis**” organized by NIC Asia Bank Ltd July 2019.
- Participated on “**Integrated Sales & Operation**” organized by NIC ASIA Bank Ltd August 2018.
- Participated on “**AML CFT & KYC**” inhouse training organized by NIC ASIA Bank Ltd November 2018.
- Participated on “**Business & Credit Related**” inhouse training organized by NIC ASIA Bank Ltd Feb 2019.
- Participated on “**Credit Sales and Recovery Related**” inhouse training organized by NIC ASIA Bank Ltd March 2020.
- Participated on “**NPA, Watchlist Management**” inhouse training organized by NIC ASIA Bank Ltd Sep 2021.
- Participated on “**NPA, NBA Management**” inhouse training organized by NIC ASIA Bank Ltd June 2022.
- Participated on “**Financial Analysis**” inhouse training organized by NIC ASIA Bank Ltd June 2022.

## CURRENT ADDRESS

Damak MCP ward no-4 Jhapa Nepal

### **NMB Bank Ltd (Customer Services Representative)**

January, 2017 –December 2017

- Analyze customer needs and demand and try to fulfill those demands.
- Deliver qualitative services to customers.
- Promote bank products and services.
- Build customer services.
- Maintain and manage existing customers and accounts.
- Onboard new account deposit and loan clients.
- Responds to customer inquiries and resolve.
- Maintain customer database and update periodically.
- Assist customers in depositing and withdrawing cash.
- Refer complex issue of customer to the management.
- Ensure best practice in regarding services to customers.

### **Dish Media Network (Front Desk Representative)**

Sep 2014–Jan 2017

- Communicate with the customer visiting the service center, log their complaint and offer required solution through available resources.
- Receive Incoming calls at the service center
- Arrange for technician visit to customer premise
- Keep track of the daily activities of complaint received and resolved
- Handling cash received, invoice/bill issue, etc.
- Keep track of stocks and inventories and generate monthly inventory updates

### **Excel Development Bank Ltd (Internship trainee)**

1<sup>st</sup> April 2013- 31<sup>st</sup> May 2013

- Adopt effective communication strategies for maintaining healthy business relations.
- Learnt to drive new Client onboarding efforts, relationship management for maximum client retention.
- Gained valuable experience in
- Account Opening (Fixed, saving, Normal)
- Cheque printing and issue and Stop payment.
- Handle customer problem and providing solution.
- Displayed strong interpersonal and communication skills required to remain highly focused on achieving desired results.

### **References:**

#### **Bijay Bista**

COSPO-Damak SPO  
NIC ASIA Bank Ltd  
Damak MCP Jhapa  
Cell No: 9852042761

#### **Den Raj Subba**

COSPO-Birtamode SPO  
NIC ASIA Bank Ltd  
BTM MCP-2 Jhapa  
Cell No:9852675975