

Ankush Bisht

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Professional Summary

Customer-oriented finance professional with over 3 years of experience in the financial services industry, specializing in gold loan operations, customer servicing, and branch-level management. Proven success in building long-term client relationships, growing AUM, and reducing NPAs through proactive customer engagement.

Known for delivering personalized financial solutions, ensuring regulatory compliance, and maintaining high customer satisfaction in a fast-paced environment.

Work Experience

Assistant Manager - Branch Operations

Muthoot Finance Ltd., New Delhi | April 2025 - Present

- Managed gold loan operations with a portfolio exceeding Rs.50 Cr, overseeing daily activities and team performance.
- Acted as Branch Manager during their absence, ensuring seamless continuity and operational efficiency.
- Handled high-value customer interactions and escalations, enhancing customer retention.
- Guided defaulting customers with repayment plans and personalized support, contributing to a reduction in NPAs.
- Ensured full compliance with RBI valuation and documentation standards.

Junior Relationship Executive - Gold Loan Services (Customer-Facing Role)

Muthoot Finance Ltd., New Delhi | October 2021 - March 2025

- Served as the first point of contact for customers, offering end-to-end gold loan assistance.
- Played a key role in growing AUM from Rs.18 Cr to Rs.50 Cr through consistent customer engagement and acquisition.
- Conducted client profiling to ensure eligibility and accurate loan documentation.

- Maintained secure handling and storage of gold collateral as per compliance norms.
- Promoted additional financial products through cross-selling, achieving monthly loan targets.
- Received a fast-track promotion to Assistant Manager in recognition of outstanding performance and customer service.

Education

Bachelor of Science (B.Sc.) in Electronics

Rajdhani College, Delhi University - 2021 | CGPA: 7.2

- Represented the college volleyball team in inter-college tournaments.

Senior Secondary (12th - Science Stream)

RPVV Gandhi Nagar, CBSE Board - 2018 | Score: 83%

- Participated in science drama, quiz competitions, and singing contests.

Secondary Education (10th)

RPVV Gandhi Nagar, CBSE Board - 2016 | CGPA: 9.8

- Represented school in volleyball, badminton, and various extracurricular events.

Key Skills

- Customer Relationship Management
- Gold Loan Disbursement & Operations
- NPA Reduction Strategies
- Branch Operations & Team Supervision
- Documentation & Regulatory Compliance
- Cross-Selling & Sales Strategy
- Conflict Resolution & Client Retention
- Verbal and Written Communication
- RBI Guidelines & Valuation Protocols