

# Rajni Rahil Kumar

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## PROFILE SUMMARY

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Motivated and dynamic professional with a strong academic foundation in finance and operations, complemented by hands-on experience in client engagement and business support functions. Known for a proactive approach to problem-solving, keen attention to detail, and the ability to work seamlessly across teams. Demonstrates a strong aptitude for learning, adapting to new tools, and translating insights into actionable outcomes. Eager to contribute to a forward-thinking organization that values growth, collaboration, and innovation.

## EDUCATION

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**Xavier Institute of Social Service (XISS), Ranchi, India**

**July 2023 – May 2025**

*PGDM Finance*

**St. Xavier's College Ranchi**

**July 2017 – December 2020**

*BBA HR*

## INTERNSHIP EXPERIENCE

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**IDBI Bank Head office, Mumbai, India**

**April 2024 – June 2024**

- Analyzed investor segmentation based on age, income, investment goals, and risk appetite (conservative, moderate, aggressive)
- Reviewed financial and legal documents to validate coverage terms, client declarations, and risk disclosures.
- Identified discrepancies and escalated compliance risks, contributing to overall data accuracy and audit preparedness.
- Collaborated with underwriters and legal teams to clarify policy interpretations and maintain consistent documentation standards.

**ONGC, Kolkata**

**June 2019 – July 2019**

- Gained comprehensive knowledge of ONGC's structured appraisal system, including **Annual Confidential Reports (ACRs), Key Result Areas (KRAs), and competency mapping.**
- Learned about HR's responsibilities in **feedback communication, grievance redressal, and training implementation** post-evaluation.

**Sony India Pvt Ltd.**

**October 2018 – November 2018**

- Enhanced customer interaction and problem-solving skills by approaching every conversation as an opportunity to both assist a new individual and gain practical insights into consumer behavior and service excellence.
- Developed a customer-first mindset by actively engaging with diverse customer profiles, contributing to Sony India's commitment to personalized support and continuous learning.

**Bajaj Finserv Ltd.**

**October 2017 – November 2017**

- Analyzing customer data, supporting sales and marketing initiatives and assisting in client servicing which helped to develop skills in communication, problem-solving and teamwork.
- Provided valuable insights into how Bajaj Finserv drives growth, maintains customer trust and the internship strengthened my managerial perspective.

## SKILLS

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**Languages** – English (Fluent), Hindi (Native)

**ICT** - Microsoft Office, R Studio, Microsoft Excel, Project Management

**Certifications** –NISM-Series-V-A: Mutual Fund Distributors Examination, Project Management, MS Excel, Tally ERP 9

## EXTRA-CURRICULARS

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- SPOC at Annual Fest i.e. FINFEST 2.0 of Financial Management Programme – 19 November 2024
  - Won 3rd Prize in Group Dance at CCL Darbhanga House on 70 years of Parliament Democracy Celebration – 11 September 2017
  - Member of Design Vertical at Finaxiss Club of Xavier Institute of Social Service, Ranchi – 11 April 2024
  - Regional Round Electron Quiz Competition- NTPC, December 2025