# DEEPAK SULLERE

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## PROFESSIONAL SUMMARY

*Profile Summary*

Profile Summary With over *12.5 years of experience in the rural development and social sector, particularly through my work with **Madhya Pradesh Rural Livelihood Project (MPRLP)* and *National Rural Livelihood Mission (NRLM), I have developed strong expertise in **livelihood promotion, micro and small enterprise development, and community institution building.* My work has consistently focused on improving the income and resilience of rural and marginalized communities — which directly aligns with mission and approach. Dynamic and dedicated Finance and Development Professional with extensive experience across NBFC, BFSI, and rural livelihood sectors. Proven track record of meeting organizational goals through consistent, organized, and result-oriented practices. Skilled in financial management, accounting, microfinance operations, social mobilization, and community-based livelihood development. Demonstrated expertise in implementing and managing large-scale projects under NRLM frameworks, focusing on financial inclusion, skill development, and sustainable income generation. Experienced in credit linkages, SHG strengthening, and microenterprise promotion through coordination with banks and financial institutions. Strong leadership in team management, project finance monitoring, loan product marketing, and client relationship management. Adept at working under pressure, adapting to challenges, and ensuring efficiency, transparency, and long-term impact in every initiative

As Assistant Block Manager (CASA) under MPDAY-SRLM, I was responsible for promoting financial inclusion through SHG and VO bank linkage, CASA account operations, financial literacy, credit facilitation, and coordination with banks and mission units to empower rural women economically.

I have experience in credit facilitation and supporting rural borrowers in accessing secured/unsecured loans from formal financial institutions." During my tenure as Assistant Block Manager under NRLM, I had practical exposure in rural credit facilitation and banking linkages. I regularly coordinated with Banks, MFIs and NBFC partners for credit demand assessment, loan documentation support and follow-up for approvals. I facilitated access to formal credit for SHGs and community level institutions, including individual and group-based borrowers

## HIGHLIGHTS

Insurance , Banking , Casa (Current Account Saving Account), Finance ,Sales,Micro Finance, Unsecured Loan , Personal Loan

Rural Development,Corporate Social Responsibility

## WORK HISTORY

**Walmi - Part Time Job(Master Trainer - Atal Bhujal Yojna )**

*MP (Remote) • 11/2022 - 11/2024*

Serving as Master Trainer for Atal Bhujal Yojana (Atal Jal).- Conducted training phases:- - Jan 2022 – Mar 2022: Three phases of roll-out and capacity building.- - Nov 2022 – Mar 2023: Six training cycles on water conservation, participatory planning, data collection.- - Nov 24 – Nov 30, 2024: Two cycles on practicals and M&E.;- Trained community members and government staff on water budgeting and aquifer mapping.- Facilitated social audits and awareness campaigns.- Provided technical

Finance Product Sales ,Microfiance,Rural Banking,Home Loan ,LAP,Personal Loan ,Group Loan,Cash Credit Loan

Livelihood Promotion,Livelihood

Training & Capacity Building,Skill Development,Skill Training

MIS System Expertise : Data Management Reporting

Microsoft office,MIS Reporting

Team management,Cash Credit Limit, Sales

Microfinance Expertise Loan Management ,Risk Management,Financial Literacy , Repayment Tracking

Community Mobilization , Social Development

Financial Inclusion , Financial Literacy

## EDUCATION

**Sikkim Manipal University**
Jabalpur, India • 11/2012

***MBA***: Finance

**National Institute Of Finance And Accounts**
Jhansi, Up • 09/2008

***Certifited Professional Accountant*** : Certifited Professional Accountant

**Bapu Degree College Nowgong (M.P)**
Affiliated To Dr. Hari Singh Gour University Sagar • 08/2008

***Bachelor Of Commerce***: Accounting And Finance

**Chitrakut Gramoday University**
Satna, India • 08/2025

***Master of Social Work***: Social Work

## CERTIFICATIONS

06/2007
NCC B Certificate

**Government Of Madhya Pradesh - Assistant Block Manager/SADSYA SAHYOG DAL**
*MANDLA,Jabalpur, MP • 05/2012 - 03/2021*
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**NRLM / MPDAY-SRLM - Assistant Block Manager (Main Responsibilities)**
*Facilitated Financial Inclusion Activities

* Coordinated with banks to ensure SHG members received access to savings accounts, credit linkage, insurance schemes, and other financial products.
* Supported SHG women in understanding banking procedures, passbook updates, and digital transactions.

*Credit Linkage & Finance Mobilization*

* Prepared and submitted loan proposals for SHGs and VO/CLFs under various NRLM credit linkage programs.
* Ensured timely disbursement of loans and monitored proper utilization of funds.
* Conducted follow-up visits for EMI repayment, loan monitoring, and NPA reduction.

Livelihood Financing Support*

* Guided SHGs and individual entrepreneurs on accessing financial support for livelihood activities.
* Coordinated with banks for Mudra Loan, PMEGP, and other government-backed credit schemes.

*Sales & Market Linkage Promotion*

* Supported SHG products by connecting them with local markets, exhibitions, and procurement agencies.
* Promoted sales through community-based organizations and digital platforms.

*Financial Literacy & Capacity Building*

* Conducted training sessions on *budgeting, saving, credit discipline, insurance awareness*, and business planning.
* Educated community members on digital banking tools like UPI, mobile banking, and ATM usage.

*Data Management & Reporting*

* Maintained accurate records of credit linkage, insurance enrollment, loan tracking, and financial progress.
* Updated MIS with loan status, SHG grading reports, and financial inclusion data.

Coordination with Stakeholders*

* Worked closely with Bank Managers, BCs, Line Departments, and District Mission Units to achieve block-level financial targets.
* Participated in BLBC, FLCC, and coordination meetings for resolving banking-related issues of community members

*Monitoring & Field Supervision*

* Regularly visited SHGs, VOs, and CLFs to check financial records, book-keeping quality, and loan utilization.
* Identified gaps and provided on-spot guidance for improving financial performance.

*Support in Government Schemes & Compliance*

* Ensured implementation of NRLM financial guidelines, eligibility norms, and compliance processes.
* Assisted in audits, grading exercises, and internal assessments related to financial progress.

• Mobilized and strengthened Self Help Groups (SHGs), Village Organizations (VOs) and Cluster Level Federations (CLFs) for community-led development.

*Facilitated credit linkages with Banks, NBFCs and other financial institutions for SHG and individual loans

*Monitored loan disbursement, repayment and utilization of Revolving Fund (RF) and Community Investment Fund (CIF).

*Conducted financial literacy sessions on savings, credit, insurance and digital banking for rural women.

*Promoted micro-enterprises and supported rural producers in farm and non-farm income generation activities.

*Facilitated market linkages, pricing support, product promotion and rural fairs/haats for SHG products.

*Organized skill development and entrepreneurship training programs for rural youth and women

*Coordinated with government departments (Agriculture, Animal Husbandry, Forest, Health) for scheme convergence.

**Insurance Facilitation and Scheme Convergence Work under NRLM**

* Facilitated access to Government and Social Insurance schemes for SHG women members

*Conducted awareness sessions on Life, Health and Accidental insurance schemes

*Mobilized and supported SHG members for insurance enrollment

*Coordinated with insurance company representatives and banking partners

*Organized insurance camps at village level with community institutions

*Ensured premium collection, consolidation and timely submissio

*Verified beneficiary documents for claim processing

*Assisted members in filling claim forms and documentation

*Followed up with insurance companies for claim settlement status

*Maintained data records of insured beneficiaries at block level

*Prepared and submitted monthly MIS reports on insurance coverage and claims

Insurance Enrolment & Claim Support*

* Facilitated enrollment of SHG members in *PMJJBY, PMSBY, Pradhan Mantri Fasal Bima Yojana*, and other social security schemes.
* Assisted members in processing insurance claims and ensuring timely settlement

**CASA( CURRENT ACCOUNT & SAVING ACCOUNT)**

*Managed CASA (Current Account Savings Account) and financial inclusion activities under the NRLM framework.

*Facilitated SHG and VO account opening, savings mobilization, and credit linkage with banks for women-led enterprises.

*Coordinated with banks, Customer Service Points (CSPs), and Bank Sakhis to strengthen community-based financial systems

*Organized financial literacy camps and provided training on digital banking, bookkeeping, and account management for SHG members and field cadres

*Supported credit facilitation including Revolving Fund (RF) and Community Investment Fund (CIF) loan disbursement, ensuring timely repayment and proper monitoring.

*Maintained accurate MIS reports, SHG account records, and submitted periodic CASA progress reports at the block level.

*Collaborated with District and State Mission Management Units (DMMU & SMMU) for policy implementation, field supervision, and issue resolution related to banking operations.

*Promoted women's economic empowerment by improving access to formal banking, credit facilities, and sustainable livelihood opportunities.

**Exposure in LAP, Personal Loan, Group Loan, Unsecured Loans, Cash Credit Loan & Micro-Finance related Credit Processes**

*Facilitating secured & unsecured loan applications for rural borrowers

*Supporting bank linkage for SHGs, Village Organizations and Cluster Level Federations

*Assisting in collection, verification and submission of loan-related documents

*Coordinating with bank branches/credit teams for loan processing, approvals and disbursement follow-ups

*Supporting borrowers in accessing Group Loans, Personal Loans and Cash Credit Limits at grassroots leve

*This field-level experience strengthened my understanding of lending processes, documentation requirements, basic credit assessment and borrower servicing coordination.

*Although I have not directly processed Loan Against Property (LAP), I have familiarity with secured lending documentation and rural borrower financing requirements — providing me a good base for working in retail lending / credit facilitation roles in NBFCs and Banks
A. Responsibilities Related to Unsecured Loans (SHGs / VO / CLF)*

*Loan Demand Assessment*

* Collect loan requirements from SHGs, Village Organizations (VOs), and CLFs.
* Verify the purpose and eligibility of unsecured loan proposals.

*Credit Appraisal of SHGs*

* Assess SHG internal processes (meetings, savings, book-keeping, repayment record).
* Evaluate creditworthiness and repayment capacity before recommending unsecured loans.

*Documentation & Paperwork Support*

* Guide SHGs on preparing loan applications, resolution, repayment plans, and supporting documents.
* Ensure applications follow SRLM/Bank guidelines.

. *Facilitating Bank Linkages*

* Coordinate with nearby bank branches to submit unsecured loan files.
* Follow up with bank officials to ensure timely approval and disbursement.

*Capacity Building of SHGs for Credit Management*

* Train SHG members on loan utilization, repayment discipline, book-keeping, and financial planning.
* Strengthen internal lending systems to improve creditworthiness.

*Monitoring of Loan Utilization*

* Regular field visits to verify that loan amounts are used for livelihood or income-generating activities.
* Identify misuse or diversion and take corrective action.

. *Repayment Tracking & NPA Reduction*

* Maintain repayment schedules and monitor EMI collection.
* Support SHGs in clearing overdue installments to avoid NPA

*Bank-SHG Coordination Support*

* Resolve issues like KYC, documentation errors, passbook updates, etc.
* Hold joint meetings with bank managers to improve credit flow.

*Reporting & MIS Entry*

* Maintain updated loan records in MIS/CRP reports/weekly formats.
* Report monthly loan status to Block Mission Manager.

Strengthening Livelihood Plans*

* Link SHG loans with sustainable livelihood activities like livestock, agri-allied, micro-enterprise, etc.

SHG Bank Linkage Loans (Cash Credit / Term Loan)*

* Prepare SHG loan proposals.
* Support grading, account opening, and documentation.
* Coordinate with banks for sanction and disbursement

CIF (Community Investment Fund) Loans*

* Facilitate CIF distribution through VO/CLF.
* Monitor end-use and ensure proper bookkeeping.
* Train community cadres for CIF management.

RF (Revolving Fund) Support*

* Help newly formed SHGs receive RF timely.
* Ensure appropriate utilization to strengthen group activities.

Vulnerability Reduction Fund (VRF)*

* Guide VOs on VRF usage for emergency needs of poor households.
* Monitor proper disbursement and repayment mechanisms.

Individual Enterprise / Micro-Enterprise Loans*

* Identify potential entrepreneurs from SHG households.
* Support preparation of business plans and bank applications.
* Track enterprise performance and repayment progress.

Livelihood Loans (Agriculture, Livestock, Non-farm)*

* Assess livelihood opportunities in the block.
* Promote bank or CLF-funded livelihood activities.
* Train members on technical and financial aspects

Interest Subvention Scheme (ISS) Monitoring*

* Ensure SHGs receive interest subvention benefits timely.
* Verify repayment records required for subsidy claims.

**Home Loan related core responsibilities**

* Facilitated home loan awareness among rural households & SHG members.

* Identified eligible families requiring loan for house construction/renovation.

* Supported beneficiaries in preparing and submitting home loan application forms.

* Ensured all KYC, income proofs and land records were complete before bank submission.

*Coordinated and followed-up with bank officials for loan processing & sanction.

* Guided beneficiaries in understanding loan terms, interest, EMI and repayment plan.

* Maintained records of loan applications and updated progress status regularly.

* Provided post-sanction support for timely repayment and default prevention

**Government Of Madhya Pradesh - BLOCK /PFT ACCOUNTANT**
*Mandla, MP • 10/2008 - 04/2012*

• Maintained financial records including cash books, loan registers, and utilization certificates.
• Conducted bank reconciliations and ensured financial compliance with organizational policies.
• Prepared monthly financial statements, expenditure reports, and supported internal and external audits.
• Supported Livelihood Promotion Groups (LPGs) and Personal Loan programs in loan origination, recovery, and repayment monitoring.
• Monitored fund flow at block and cluster levels, ensuring timely disbursement and proper utilization of project funds.
• Promoted insurance and microloan schemes to enhance financial inclusion among rural beneficiaries.
• Managed and updated MIS (Management Information System) entries, including fund utilization, expenditure, and reporting at block level.
• Ensured accurate and timely submission of financial and progress reports through MIS to district and state offices.
• Ensured proper documentation and record-keeping of LPG transactions, invoices, and vouchers.
• Assisted in budget planning, forecasting, and variance analysis at the block level.
• Provided financial literacy training and accounting support to community institutions and LPG bookkeepers.
• Coordinated with district and state finance teams for timely

reporting and fund management.
• Facilitated livelihood-based microenterprises, supporting LPG and Village Organization members in planning and implementation of income-generating activities.
• Assisted in organizing capacity-building and skill development training for LPG women under livelihood initiatives.
• Ensured transparency, accountability, and adherence to project financial guidelines.

• Supported LPGs and personal loan beneficiaries in livelihood activities such as small-scale agriculture, dairy, poultry, and other income-generating activities.
• Facilitated skill development and capacity-building for LPG members to operate service provider models like para-vets, agri-input dealers, and rural service entrepreneurs.
• Assisted LPGs and individual beneficiaries in market linkage, production planning, and sustainable resource utilization for livelihood, agriculture, and animal husbandry activities.
* Spearheaded SHG credit linkage and group loan processing with banks & NBFCs, enhancing financial inclusion.
* Oversaw lending, repayment, and recovery operations while ensuring compliance and transparency.
* Delivered financial literacy programs, empowering rural women with banking and credit knowledge.
* Streamlined fund utilization tracking and maintained accurate financial records.
* Minimized financial discrepancies through meticulous management of journal entries, payments, and transfers.
Financial Management*

* Maintain day-to-day accounting records of PFT level transactions as per MPRLP/NRLM financial guidelines.
* Ensure accurate bookkeeping of cash, bank, vouchers, and ledgers.
* Prepare monthly, quarterly, and annual financial statements for reporting to Block/ District level.

Loan Management*

* Maintain records of all SHG, VO, and CLF level loans (CIF, VRF, bank linkage loans, and internal lending).
* Track loan disbursement, repayment schedules, and outstanding amounts.
* Assist SHGs/VOs in preparing loan utilisation plans and documentation.
* Verify loan applications, eligibility, and ensure timely submission of records in MIS formats.

Grant Management*

* Maintain complete documentation of all grants (CIF, RF, livelihood grants, skill development grants).
* Ensure proper utilisation and accounting of grants as per project guidelines.
* Monitor utilisation certificates (UCs) and ensure timely submission to Block/District.
* Conduct field visits to verify physical progress against grant utilisation.

Livelihood & Enterprise Support*

* Assist SHGs/PGs/VOs in preparing micro-investment plans (MIPs) and livelihood proposals.
* Evaluate financial feasibility of livelihood activities before funds release.
* Maintain financial records of livelihood interventions and ensure compliance with guidelines.
* Support enterprises in basic financial literacy, costing, pricing, and profit analysis

Utilisation Certificate (UC) Preparation & Verification*

* Prepare and certify utilisation certificates for all project funds released at village level.
* Verify bills, vouchers, receipts, and supporting documents before finalising UCs.
* Maintain audit-ready documentation and ensure transparency in fund utilisation.

MIS & Reporting Responsibilities*

* Update financial and loan-related data in project MIS tools.
* Prepare regular financial progress reports and submit to Block Mission Management Unit.
* Maintain digital and physical records of all transactions for audit and review.

Support to Community Institutions*

* Provide training to SHG/VO/CLF bookkeepers on accounting processes and documentation.
* Support community cadres in cashbook maintenance, meeting minutes, loan registers, and bank reconciliation.
* Ensure compliance with MPRLP financial norms at community level.

Audit & Compliance*

* Ensure readiness for internal and external audits.
* Coordinate with auditors and provide all required documentation.
* Address audit objections and implement corrective actions.

Bank Coordination*

* Liaise with banks for account opening, fund transfers, loan linkage, passbook updates, etc.
* Ensure timely reconciliation of bank statements with project books.

Field Visits & Monitoring*

* Conduct regular field visits for verification of loan utilisation, livelihood assets, and grant-supported activities.
* Provide handholding support to community institutions for improving financial discipline.

## LANGUAGES

English
Intermediate (B1)

Hindi
Bilingual or Proficient (C2)

Marathi
Beginner (A1)

## ADDITIONAL INFORMATION

Achievements
- Recognized for essential delivery during Covid

## HOBBIES

Playing Cricket , Listening to Music