**AVNISH KHUDAL**

**A-35 SHALIMAR ENCLAVE, DHAKOLI- ZIRAKPUR.**

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Bahrain -00973-33543007

**BRIEF OVERVIEW**

* Currently working as a Area Head with UAE Exchange - BAHRAIN .
* B.com – Panjab university , Chandigarh.

**OBJECTIVE**

Seeking a rewarding and challenging position with a leading business institution, where I can contribute to the growth of the company by utilizing my business acumen, good communication and analytical skills.

**WORK EXPERIENCE**

**Company: UAE EXCHANGE WLL**

**Duration: MARCH 2019– TILL DATE**

**Designation:** AREA **HEAD**

Location : BAHRAIN

**Roles & Responsibilities:**

* Leads and manages a team of sales and Business development officers to increase Foreign Exchange Business .
* Responsible for all planning ,developing , implementation and measuring the success of all organizational Retail Marketing , Brand Building , Brand Communication , Sponsorship management , Event Management and Public Relations Initiatives .
* Designs and executes various marketing initiatives to build remittance business in the branches .
* Responsible for achievement of overall sales targets of the 7 assigned branches through sales as well as operations resources.
* Effectively contribute towards the new customer acquisition , retention and regaining drive through effective marketing initiatives .
* Oversees and supports the business development and sales teams in identifying and segmenting potential opportunities and develop customized marketing plans to attract target segments customers .
* Performs other responsibilities and tasks as directed by the Head of Retail Marketing in order to meet department’s objectives.

**Company : AU SMALL FINANCE LTD**

**Duration : MARCH 2017– FEBRUARY 2019**

**Designation : BRANCH SALES MANAGER**

**Location : MOHALI**

**Roles & Responsibilities:**

* Job includes handling team of 10 sales officers,2 relationship officers and 1 relationship manager.
* Hiring and training new candidates on regular basis for different job profiles.
* Responsible for achievement of overall sales targets of the branch through sales as well as operations resources.
* Planning different activities for sales in order to generate leads and increase visibility of bank in different areas.
* Launching contests for sales officers on regular intervals to keep them motivated.
* Making sure that every resource in the branch earns handsome incentives.
* Liaison with sales team and higher management for different kinds of operational requirements and approvals.
* Also responsible for government business and opening of government accounts with branch manager.
* Also responsible for asset business and do activities for generation of asset leads with asset team.

**Company : HDFC BANK**

**Duration : MAY 2012– MARCH 2017**

**Designation : PERSONAL BANKER**

**Location : MOHALI**

**Job Description** : The profile is of handling all General Banking Operations, Cross Selling, Forex Remittance & also Increasing Branch Revenue by Selling Third Party Products. My software and technology proficiency extends to Finware, Flex cube, Host, MS- Office, Open Office .

Generating business from the Classic Banking Services of the Bank. Advising clients on investments across Direct equity, Mutual funds, Insurance, Debt and Real estate. Developing customized investment strategies for the client by closely monitoring the portfolio and analyzing the risks (market and personal). Maintaining consistent high standard of client servicing thus, aiming to capture larger wallet share of the client.

**Roles & Responsibilities:**

* Profiling the clients and assessing their risk appetite. Creating asset allocation structures and providing customized solutions to meet the investment needs of the clients.
* Cross- sell various products to the portfolio of Classic customers like: Third party, Liability products and Business banking.
* **Building & Maintaining Relationship with HNI** (High Net worth Individuals).
* Handle responsibilities of solving issues and respond to customer inquiries in an effective manner.
* Perform the tasks of educating customers on operating channels like Net banking and mobile banking.
* Handle responsibilities of identifying customer requirements to provide services that meet customer satisfaction.
* Perform the tasks of supporting sales activities of the bank by participating in seminars, promotional campaigns, and product initiatives.
* MIS generation, Target Achievement and continuously gaining product knowledge apart from making relationship with the clients.

**Company : ICICI BANK**

**Duration : JUNE 2010 – MAY 2012**

**Designation : Officer.**

**EDUCATIONAL QUALIFICATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Qualification** | **University / Board** | **Year of Passing** |  | **Qualification** |
| B.com | panjab university | 2007 |  | B.com |
|  |  |  |  |  |
| H.S.C. | C.B.S.E. Board | 2004 |  | H.S.C. |
| S.S.C | C.B.S.E. Board | 2002 |  | S.S.C. |
|  |  |  |  |  |

**PROFESSIONAL QUALIFICATIONS**

|  |  |  |
| --- | --- | --- |
| **Qualification** | **University/Board** | **Year of Passing** |
| **AMFI** | NISM | 2015 |
| **IRDA** | Insurance Institute of India | 2015 |

**Hobbies/Interests**

* Travelling
* Cricket
* Socializing – Community work , volunteer work.

**PROFESSIONAL STRENGTHS:**

* Proficient in operating basic computer applications and the Internet.
* Customer service oriented with strong problem solving and analytical skills.
* Skilled in handling multiple tasks and work under pressure.

**LANGUAGES KNOWN: -**

* English, Hindi & Punjabi.

**SPECIAL ATTRIBUTES : -**

AN AMIABLE PERSON WITH A WILINGNESS TO SHOULDER ANY RESPONSIBILITY TO THE BEST OF ABILITY.HARDWORKING, CONFIDENT, DETERMINED AND CONVINCING.

**Date :**

**Place : (AVNISH KHUDAL)**