**Hiralkumar**

**E mail:** **Hiralkumar.373564@2freemail.com**

**Date of** Birth: 01st June, 1979

**PROFILE**

* Result-oriented Banking professional with rich experience in Retail branch banking, Sales, Service and Operations
* Well-versed in branch operations, leading sales and distribution teams, brand promotions and audits, new branch set up, branch administration
* Leader & mentor with ability to develop and lead a Region exuberating high energy & contribution level
* Provided consistent and excellent service to all Privilege and Priority banking customers for their banking needs with the objective is to improve customer profitability and loyalty to the bank through such service
* Excellent ability to handle challenges, steep targets and gruelling deadlines
* Introduced innovative promotions strategies to ensure branch building and generate business revenue as well as smooth operational roll out
* Industry and company analysis to track competitors’ trends and capture the market share
* Focussed towards achieving Business growth, operational stability
* A through and thorough Achiever with an enviable track record

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| **Branch Operations** | **Insurance/Mutual funds/Banking/Public Issues** | **Business Growth** |
| **Trainings/HR** | **Brand Building & Promotions** | **HNI Client relationships** |
| **Branch Internal audits** | **Team Management** | **Target Achievement** |

**PROFESSIONAL EXPERIENCE**

**October 2007 – December 2016**

**ICICI Bank Limited**

*A leading private sector bank of India dealing in the plethora of banking products – Mutual Funds, Credit cards, Loans, Insurance, Fixed Deposits, Security Lockers, etc.*

**BRANCH MANAGER – RETAIL BANKING**

**Achievements**

* Associated with the new branch in Valsad Area with target of achieving the break-even of the branch within the period of three years
* Profitable Management of client relationships
* Achieving the revenue target assigned to the Branch
* Act as a dynamic team player for the benefits of my team and of my branch as a whole to adopt an effective and standard communication style
* Meeting the defined targets among different categories of product-line Liabilities, 3rd party products
* A zero-claim track record being ensured through diligent accounting operations
* Receiving satisfactory reports during Internal Audits
* Received awards and appreciations for maximum sale of Mutual Funds, Life Insurance and Fixed Deposits
* Managing the team of Sales Managers, customer service officers and managers

**Role & Responsibilities**

* **Mentor:** Leader, mentor, motivate and manage an operation team for achieving desired results and ensuring optimum performance
* **Sales Promotions:** Devise and implement innovative promotional strategies and activities to boost sales
* **Branch Development:** Execute Brand-Building Exercises, create visibility and subsequently converting the generated leads into business revenue
* **Relationship Marketing:** Handled the high net worth clients and important relationships of the bank and upselling of the Banking products and services

**BRANCH SALES MANAGER – RETAIL BANKING**

**Achievements**

* Associated with the well stabled branch in Valsad with balance sheet worth Rs 500 Cr
* Managing a team of Ten sales managers with different roles of like savings account sourcing, current account sourcing, NRI account sourcing and sourcing of salary accounts for the entire Valsad Region
* Careful analysis of Sales Process and Practices prevailing in Branch Banking
* Meeting the defined targets among different categories of product-line of Liabilities like incremental number of savings account, current account, NRI accounts and salary accounts
* A zero-claim track record being ensured through diligent accounting opening process and activation of accounts
* Zero delay in opening and activating of accounts within the time lines stipulated by the bank
* Received award for being the No. 1 Branch Sales Manager Pan India, in the month of September 12
* Received awards and appreciations for maximum sale of Savings account and current account

**Role & Responsibilities**

* **Mentor:** Lead, mentor, motivate and managesales team for achieving desired results and ensuring optimum performance
* **Sales Promotions:** Devise and implement innovative promotional strategies and activities to boost sales
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**September 2003 – September 2007**

**Noor India Buildcon Private Limited**

*A leading construction company of Valsad District with head office at Vapi with 4 subsidiary branches, and engaged in the business of Industrial Infrastructure and construction on large scale basis.*

**MIS MANAGER**

**Achievements**

* Prepared MIS reports, assessing, setting up and maintaining MIS development policies, methodologies and procedures, so analysis of all data pertaining to the company became very easy for the senior management
* Prepared written & oral presentations to project teams and groups outside the department thereby making the work on the projects easy and plan it stage wise.
* Developing & conducting presentations with supervisors, boards, focus groups and general public.
* Handling activities regarding determination of work procedures, preparation of work schedules to expedite the process, studies and standardizing procedures to improve efficiency and effectiveness of operations.
* Issuing written and oral instructions; assigning duties and examining work for exactness, neatness, and conformance to policies and procedures.
* Reviewing reports of computer and peripheral equipment production, malfunction, and maintenance to ascertain costs and plan operating changes
* Preparing reports in MS Excel format and presenting them in MS Power point and undertaking processing and printing of forms, reports and checks and the processing of other interfaces.

**Key Strengths**

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| --- | --- | --- |
| Analytical Mind | Strong Sales and Marketing Skills | Strong Communication and Presentation Skills |
| Ability to work under pressure | Influencing and Negotiation skills | Team Playing |
| Ambition to succeed | Aggressive Multitasking | Creative |

**Education & Professional Development**

**Masters of Business Administration**

Veer Narmad South Gujarat University Year 2002

**Bachelors of Science**

Veer Narmad South Gujarat University Year 2000

**Computer Skills:**

* Finacle 10x for bank transactions
* Finacle CRM for customer requests
* Finacle Fin one for processing and servicing loan related transactions
* MS Office
* Internet

**Languages Known:** English, Hindi, Gujarati

**References:** Available on request