**KUNAL**

**E-Mail ID: -** **kunal.374666@2freemail.com**

Job Objective

Seeking assignment in Finance / Sales & Marketing / Business Development & team management in a reputed Organization to contribute to the growth of organization by working in a challenging and responsible position and proving my worth to the best of my abilities.

Areas of Exposure

Sales, Marketing & Business Development: Developing new client & negotiating with them for securing profitable business. Maintaining & managing existing key clients to ensure business sustainability, promotional programs.

Customer / Vendor / Builder / Associate -Relationship Management: Maintaining cordial relationship with the customers to maintain the profitability. Handling customer grievances and resolving their issues for customer retention. An effective communicator with good relationship building & interpersonal skills.

Organizational Experience :

**May 2016 to present : Branch Sales Manager - DM I - ICICI Bank Ltd.**

Currently working as a Sales Manager in ICICI Bank Ltd., and have an experience of handling DSA channel, Wealth branches as well as IBSL channel in ICICI Bank under Mortgage vertical, basic responsibilities include sourcing maximum business from existing channels and managing everything from the login of the file till the disbursement and cheque handover which includes Legal clearance, technical initiations, sanctions and dibursements.

**April, 2015 to May,2016 : Relationship Manager, Indiabulls Housing Finance Ltd.**

Worked as a Relationship Manager in IBHFL, Regional Head Office with the core responsibility of expanding the retail business in terms of maximizing disbursements for Mortgage Loans, main product being LAP- Loan Against Property as well as Home Loans and Loan against commercial purchase.

Responsibility includes sourcing business from diverse avenues in open market including referral channels as well as analysis of files according to the IBHFL guidelines for Login, sanction, disbursal till cheque handover to the end client. Core area lies in building long term relationship with the customers, builders and business associates.

**December, 2014 to March,2015 : Assistant Manager, Kotak Securities.**

Client Acquisition and developing new client by opening Demat-trading-savings accounts & convincing them to invest in Equities, SIP's, IPO's for securing profitable business with maximum margin.

**September, 2013 to November, 2014: Corporate B2B Sales Division, SFPL.**

Working in Corporate B2B Division of Sagar Finstocks Pvt. Ltd. 'B2B Channel Partners of Sony India on Pan India Level. Looking after procurement and sale of different IT & Consumer Electronic products of various brands mostly in Mumbai as well as other Branches.

Institutional sales/ Corporate sales, Marketing & Selling of different types of Gifting Articles in B2B segment. Coordinating with corporates for corporate tie ups. Acquiring new clients, Managing key accounts, Acquiring market information, Meeting corporate people & give them product presentations. Negotiation & Follow ups with Clients. Obtaining Purchase Orders from Clients. Co-ordination with Logistics for timely deliveries of the Products to the Clients. Collecting payment from clients. Vendor Relationship Management in Pan India Level.

Maintaining Business relationships with various Distributors & Direct Companies for Bulk Purchases across India for brands like Nokia, LG, Samsung, Dell, HP, Philips, Prestige.

**1st August 2010 to 31st August 2013 : Assistant Finance Executive in BRG Group.**

Various Fund transfer procedure like RTGS, NEFT, Online Tax payment. Online fund transfer inclusive of own and third party transfer. Drafting necessary documents required for opening and negotiating Inland and Foreign Letter of Credit (L/C), Matters related to Disbursement of Loan, drafting Disbursement Letters for issuance of DD's, PO's e.t.c. Interest Calculation of various Term Loan Accounts and Cash Credit Accounts in accordance with terms & conditions of the Sanction Letters of the Loan, Maintaining Payment Advices of all group companies & releasing payments/remittance (domestic/ International) disbursement letters or through LC's.

**Academic Qualifications:**

Graduation from City College of Commerce & Business Administration in 2008 2nd Division.

Class XII passed in the year 2005 with 1st Division from Hariyana Vidya Mandir.

Class X passed in the year 2003 with 1st Division from Hariyana Vidya Mandir.

**Current Cost to Company: 4.25 Lakh per annum.**

Other Personal Information:

Date of Birth : 18TH DECEMBER,1986

Nationality : Indian

Sex : Male

Marital status : Single

Languages Known : English, Hindi, Bengali.

Hobbies : Listening music, watching & playing Football, surfing e.t.c.

Date :

Place : KUNAL