**Cover Letter**

Name: Navin Chandra

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The HR Head/ Hiring Manager,

Hi Sir/Madam,

I am writing to express my enthusiastic interest in contributing my extensive expertise to your esteemed team, specifically targeting a senior role in Retail Banking or Financial Analytics within the Banking and Financial Institution sector. With over 23 years of comprehensive experience in Retail and Commercial Banking, I have developed a robust understanding of the financial landscape and have actively engaged in refining analytical strategies pivotal for the industry's growth.

My expertise extends to Business Analytics, where I have meticulously utilized advanced analytical techniques, Artificial Intelligence, Machine Learning, and Inbound Marketing Strategies. My academic pursuit in Business Analytics from reputable institutions such as BSM Digital Marketing Agency and Unitec Institute of Technology in Auckland, New Zealand, fortified my analytical acumen with contemporary methodologies essential for navigating the complexities of the financial domain.

During my tenure of more than 16 years at Axis Bank Ltd, managing diverse branches and centres across different locations and overseeing varied operational aspects, I continuously integrated data-driven insights into strategic decision-making. This, coupled with my 7-year stint at United Bank of India in diverse roles, honed my analytical prowess and strategic mind-set crucial for navigating dynamic market trends and customer expectations.

My ultimate goal is to leverage this diversified skill set and extensive industry experience to propel your esteemed institution's analytical capabilities. I am fervently driven by the prospect of aligning with your strategic objectives, innovating data-driven solutions, and contributing substantively to the institutional success and growth trajectory.

I am currently on the verge of completing my academic program, anticipated to conclude by December 2023, and I am eagerly poised to bring my dedication, insights, and collaborative spirit to contribute to the success and advancement of esteemed institutions.

With Regards

Navin Chandra

**NAVIN CHANDRA**

**Contact Information**

Full Name: **Navin Chandra**

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**Objective**

Proficient in Retail Banking, Inbound Marketing and Business Analytics aiming to apply expertise in enhancing Retail Banking strategies at a distinguished Private Sector Bank, fostering growth and customer-centric innovation

**Personal Statement**

Highly analytical and seasoned Finance and Banking Professional with extensive expertise in Retail Banking, Business Analytics , Inbound Marketing, and proficiency in Machine Learning Techniques and Artificial Intelligence.

**Technical Skills**

* Expertise in Retail Banking
* Inbound Marketing
* Business Analytics and Intelligence
* Proficiency in Tableau, Python Programming Language, and Machine Learning with Ensemble Learning Techniques to implement AI-driven data visualisation solutions enhancing insights and decision making
* Website analysis using G4 and SWOT Analysis, Google Ads, Buyer Persona & Journey, keyword Search, Content Audit, Marketing Campaign, Automation and Lead Magnet
* Strong understanding of Banking, Financial Services, negotiation, sales, and marketing
* Basic Knowledge of SQL, JAVA and Cloud Computing
* Highly Proficient in MS Excel, Word, and PowerPoint and high quality writing
* Strong analytical skills

**Personal Skills**

* Excellent customer service sales skills
* Effective problem solving abilities
* Sensitivity towards individuals in challenging financial situations
* Strong commercial awareness
* Exceptional communications and presentation skills
* Ability to work under pressure
* Adaptability
* Attention to detail
* Decision-making skills
* Multi-tasking abilities
* Self-motivation
* Time management skills
* Strong work ethics

**Professional Journey & Experience**

Post Graduate Diploma in Applied Business (Business Analytics) (November 2022 to November 2023)

* Unitec Institute of Technology, Auckland, New Zealand
* Areas covered Digital Transformation, Data Analytics and Intelligence, Inbound Marketing, Design Thinking, Strategic IQ, Analytical Storytelling, Business Research Methods & Industry Internship in Inbound Marketing and AI Tools

**Voluntary Work**

* BSM Digital Marketing Agency (Reputed Digital Marketing company in New Zealand and Australia) , Auckland (March 2023 to June 2023)
* Responsibilities included Website Analysis, Google Speed Test, Facebook Ads, utilization of AI in digital marketing, Q& A page development, Blog writing, SWOT, Lead magnet creation.

**Axis Bank Ltd, (3rd October 2007 to 11th November 2022)**

* Worked in Retail and Commercial Banking Services for over 16 years
* Successfully managed various Retail Banking Branches and Strategic Centres across states and locations.

**United Bank of India, (25th September 2000 to 1st October 2007)**

* Worked in various positions including customer services, agricultural loans, and retail credit and planning development for 7 years.

**Qualifications**

* Certified Associate of banking and Finance from the Indian Institute of Bankers
* Post Graduate Diploma in Applied Business with Major as “Business Analytics” from Unitec Institute of Technology, Auckland, New Zealand.