**PRAVEEN KUMAR**

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# Career Objective:

To become a professional achiever of high acclaim in the functional area of sales, marketing and Operations.

**Profile:**

* Driven sales and marketing professional with 14 years of successful experience in banking sector.
* Demonstrated ability to create client loyalty above and beyond the sales relationship. Self motivated and focused with zeal to work independently.
* An effective team player with strong interpersonal, communicational & leadership skills.

**Achievements:**

* **PAN India No 1** in Manager Performance rankings 2008-2009 & 2010-2011
* Best **Runner-up** Award in South Indian for the year 2007-2008 & 2009-2010**.**
* Achieved **NRI Club**for outstanding performance in Life Insurance Business 2011-2012.
* **PAN India No 1** in Manager Performance rankings 2011-2012.
* Rewarded as **Highest Revenue Generator** for the year of 2008-2009 & 2011-2012.
* **Achieved** the **Targets by 200 % Consistently** From Dec 2007 To March 2008.

(Major Contribution from Mutual funds & Life Insurance). 2011-2012.

* Best **Runner-up** Award in South India **Achievers Club** for the FY 2006-2007& 2011-2012.

**Present Responsibility:**

Company : **AXIS BANK**

Department : Wealth Management & Retail Banking

Designation : Assistant Vice President

Duration : June’04 to till date

Location : Mumbai, Delhi, Bangalore

My team starts with account opening of the NRI’s, and various products like Term deposits, Mutual funds, Portfolio Management Services, Life Insurance, Saving & Current accounts.

Being the VP, the entire marketing plans of my region were set up by me. The marketing channel, promos, and strategy, training of manpower and relationships were all part of the profile.

**Profile:**

* Recruitment and management a **team of 22 Mangers & 8 Branch Managers.**
* I am instrumental in regular market coverage and update of the various products to **Managers** and **Branch Managers** to empower them with Market and product knowledge to increase their productivity and client engaement levels.
* Handling & achieving sales targets through direct sales team & Channel partners for insurance products.
* Takes care of Advisory part with due diligence of Financial Products, Financial Planning, portfolio recommendation, Asset Allocation in line with client goal setting and his risk profile.
* Provide sound financial advice and offering customized product solutions in  
  accordance to the companies prescribed standards as well as industry regulatory requirements.
* Managing Branch sales and Promote bank products to the prospective and existing bank customers through branch channel.
* Training all the branches (Branch employees as well as DST Team**)** on product, sourcing and relationship building with customers.
* Take part in day to day branch operations to run the process smoothly.
* Managing Classic Portfolio of selected and eligible customers (Classic profiles) and maintain professional relation with them by regularly keeping in touch.
* Advising on various products being added onto client portfolios as well as new product ideas for asset-allocation as well as client acquisition.
* Create and Implement Investment Strategy month on month for the team.
* Data Mining for Leveraging across various products to tap business opportunities on timely manner.
* Understanding the various assets classes and evaluates the best-fit strategy for effective wealth appreciation for the clients.
* Do Crisil analysis for top clients on a monthly basis to book profit at right time and to rebalance his portfolio in a timely manner.
* Formulating competent business strategies to market a wide range of Financial / Insurance Products including Mutual Funds and ensuring the attainment of set sales and profit targets.
* Ensuring the smooth transition from lead generation to closures & beyond.
* Analyzing latest marketing trends and tracking competitors’ activities and providing valuable inputs for fine tuning sales & marketing strategies.
* Tracking on daily DSR of the team to ensure quality business conversion & to have proper tracking mechanism in place.
* Daily Audit on Leads meetings to ensure quality business parameter & to increase lead-met ratio.
* Joint HNI calls with the team to ensure their HNI closure learning.
* Allocating Individual targets to Sales managers for Big-ticket cases to ensure HNI buffer.
* Identifying & Networking with prospective clients, generation business from the existing accounts and achieving revenue targets and increased sales growth.
* Building and maintaining healthy business relation with major clients, ensuring customer satisfaction by achieving delivery & service quality norms.
* Manage the portfolio to de-risk against attrition and achieve stability of book.
* Running the promotional activities & accountable for increasing sales growth and driving sales initiatives in order to achieve business goals.
* Identifying prospective business, establishing strategic partnership and alliances, generating business from the existing accounts and achieving profitability and increased sales growth.
* Proficient in maintaining cordial relationship with clients & peers along with ensuring quality and service norms to achieve client satisfaction and business retention.
* Handling a group of HNI’s and getting new clients to the organization by way of references.
* Proved to be an excellent negotiator with High Net worth clients and coupled with efficient Customer Relationship Management, secured high customer satisfaction and trust.
* Demonstrated in-depth ability to work in a fast-paced, dynamic and highly competitive sales environment.
* Constantly evolved new strategies to continually secure corporate clients over competition.
* Spearheading account relationship management by liasioning with Clients, effective
* Correspondences, lead conversions etc.
* Motivating, mentoring and monitoring the sales force to acquire new business and achieve their targets & objectives.
* Experienced in defining and implementing quality standards to assure very high level of customer satisfaction.
* A strategist with proven abilities in planning day-to-day activities with key focus on compliance to quality service standards.
* Providing all the HNI’s with their financial planning (Childs Education, Retirement Etc.)
* Cross – Selling the clients with various Investment products (Mutual Fund, Insurance and Structured Product.)
* Advising them on various tax saving instruments and other class of equity products.
* Helping them to diversify across different assets classes based on their requirement.
* To train and monitor their activities on a daily basis.
* To achieve monthly targets of volume and value collection of both core and cross-sell products.
* Preparing and generating MIS, for tracking daily performance of the sales team.
* Conducting detailed market study to analyze the latest market trends.
* Implementing sales promotional activities to create product awareness and brand visibility.
* Motivating team by keeping Contests & by rewards & recognition.
* Recruiting, mentoring & developing field functionaries to ensure sales & operational efficiency.
* Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.
* Conceptualizing & developing training & development initiatives for improved productivity, building capability and quality enhancement.
* Identifying training needs across levels through mapping of skills required for particular positions and analysis of the existing level of competencies.
* Handle consumer and business customer problems with professionalism, directing more complex issues seamlessly.
* Providing solutions and alternatives to the financial needs of the customers.

Company : **IDBI Bank**.

Department : Retail Banking

Designation : Sr.Relationship Manager

Duration : Aug’2000 to May’2004

Location : Bangalore, Hyderabad

**Profile:**

* Involved in the Marketing of Banking Services, Financial Products & organizing corporate presentations.
* Handled a Team of 10 Relationship Executives and 10 FOS recruiting and Training part was also taken care by me.
* The main job responsibility includes advises them on the wealth products (MF, Insurance, Structured Products, Real Estate Products etc).
* Involved in the Marketing of Banking Services, Financial Products & organizing corporate presentations.
* Interacting with the Branch Staff and co-ordinating with AMCs for mobilization of Mutual Funds
* Identifying and developing new streams for revenue growth and maintaining relationships with customers to achieve repeat/ referral business.
* Monitoring of their performance on Daily/Weekly/Monthly basis and guiding them.
* Creating and sustaining a dynamic environment that fosters development opportunities and motivate high performance amongst Team Members.
* Coordinating with concerned staff, gathering information and publishing relevant information.
* Conducting competitor analysis & competency mapping for keeping abreast of market trends and competitor moves to achieve market share metrics.
* Identifying and developing new streams for revenue growth and maintaining relationships with customers to achieve repeat/ referral business.
* To meet targets measured in terms of acquisition of new clients for the branch, improvising sales of the liability products of the bank third party products namely online trading accounts, Mutual Funds and Portfolio Management Services products for High Net worth Individuals.

**Customer Relationship**:

* Mapping client’s requirements and providing them expert advisory services pertaining to selection of various financial products.
* Building and maintaining healthy business relations with major clients, ensuring customer satisfaction by achieving delivery & service quality norms.
* Handling customer queries.
* Providing solutions and alternatives to the financial needs of the customers.
* Deepening and enhancing relationship with the customers

###### Academic Qualification:

* MBA (Marketing& Finance) from ICFAI Business School-2000.
* B.Sc (Comp) from Andhra University-1998.
* Sr. Secondary (10+2): Junior College
* SSC from High school.
* **AMFI Qualified.**
* **NCFM – Qualified in Capital Market, Commodities Module and Financial Market Beginner module.**

**Personal Details:**

Name : Praveen Kumar

Date of Birth : 17-12-1978

Language : English, Hindi, Telugu.

Hobbies : Playing Cricket, Browsing

Software Skills: MS Office, Windows, C, C++, Oracle, FINWARE and Finical.

Date:

Location: (**Praveen Kumar**)