

Vishal Midha
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Presently working as *Branch Manager, Ganesh Nagar New Delhi Branch* with *Muthoot Fincorp Ltd*

Sector: FINANCIAL SERVICES-GOLD LOAN & INVESTMENT PRODUCTS

Synopsis

- A result oriented professional with around 8 years of experience in the areas of Business Development, Marketing, key accounts, Branding Strategy and Sales Promotion and Sales.
- Result orientated, well networked with an influential approach to achieving sales, business and market development.
- Acting as an interface between branch and the company, anticipating and understanding the client's specific needs and offering solutions that could be in the form of service information or a specific product
- Strategic, self-motivated and creative.
- Work well in a collaborative environment and readily take direction.
- A dynamic go-getter and quick learner with ability to work under pressure and meet deadline.

Areas of Expertise

Business Development

- **Formulating** business directions, **Ensuring** profitability, **Forecasting** targets & driving sales, **Analysing** the market response, **Reaching** out to unexplored markets, **Exploring** new opportunities, **Researching** market segments, **Monitoring** competitor activities, **Studying** market response, **Developing** relations.
- Giving Presentations and Demonstrations to prospective clients for securing business orders.

Marketing & Product Management

- Analysing marketing trends, tracking competitor's activities and providing valuable inputs for product enhancement and fine tuning sales & marketing strategies.
- Marketing & Client Servicing through Mailers, Tele Calling, Walk-In Conversions, Inbound calls handling, etc

Client Relationship Management & Client Servicing

- Ensuring customer satisfaction by achieving delivery & service quality norms.
- Maintaining cordial relations with customers to sustain of the profitability of the business.
- Assessing the customer feedback, evaluating areas of improvements with regular scientific analysis for evolving newer growth patterns of the brand.
- Handling customer centric operations & ensuring customer satisfaction by regular analysis and up gradation of delivery & service quality norms.

Career Graph in Gold Loan Sector

Joined Muthoot Fincorp Ltd. (Nehru Place Branch) as a Customer Service Executive in June 2011.

- Promoted as Branch Manager in October 2013.
- Promoted as Branch In-charge in August 2012.
- Rewarded standout performer for highest sales in “Swarna Varsham” across Pan Delhi.
- Leading the team & taking the branch to 12 Cr to 14.5 Cr outstanding in a span of only 12 months.
- Individually sold 1000 gm of “Swarna Varsham” in just 12 days & qualified for ASC 2011 in Trivandrum.
- Promoted as Branch In charge from North India’s highest rated branch office(Nehru Place) for Muthoot Fincorp Ltd in August 2012
- Maintain good records & achieved fastest 50 Lack in the history of MFL, Jingle Bell contest
- Overachieved Net Growth for almost all the months & also achieved JFM targets well in advance in all the products.
- Credit of turning branch into a profit centre and looking after the entire operations.

Work Experience

Company : **Muthoot Fincorp Ltd: Gold Loan Sector** (June 2011 till present)
Department : Marketing, Sales & Operations
Designation : Branch Manager.

Job Profile

- Responsible for entire branch operations and ensuring smooth functioning.
- Performed extensive competitive analysis to identifying rival strategies; initiated counter-strategies and programs to surpass our competition.
- Perform comprehensive market analysis and create accurate sales forecasts and business strategies.
- New process and procedures demonstration to branch and persuade entire team to understand and follow the new process as this is one way to push healthy sales.
- Meeting assigned targets for profitable sales volume and strategic objectives in assigned accounts.

- Proactively assessing, clarifying, and validating branch and customer needs on an ongoing basis.

Company : Ishwer Consultants (DSA with ICICI Bank, Karvy Financial, Indiabulls)

Department : Marketing & Sales
Designation : Relationship Manager
Duration : August 2009-May 2011

Job Profile

- Improvement, Cost reduction, process standardization & operation control.
- Improvement of services according to bank/companies.
- Assuring quality of service as per standard.
- Brand promotion, customer awareness and satisfaction
- Meeting monthly targets and follow up

Company : ICICI Prudential Life Insurance Company Limited

Department : Banka - Assurance (Marketing & Sales)
Designation : Sales Manager
Duration : October 2007 – July 2009

Job Profile

- Responsible for entire up north branches of Bank of India.
- Driving company initiatives and contest for business partners and FSM, FSC.
- Improvement, Cost reduction, process standardization & operation control.
- Customer satisfaction assuring quality of service as per standard.
- Ensure monthly targets and follow up

Company : Yes Bank Limited

Department : Banka-Assurance Marketing & Sales
Designation : Associate Sales Manager
Duration : November 2006 – September 2007

Job Profile

- Responsible for develop awareness about the new bank branch in Agra.
- Responsible for direct sell of life insurance
- Create various schemes to collect the data for cross sell to bank.
- Direct call to GO and NGO or clubs & societies.
- Brand promotion, customer awareness and satisfaction

Company : **IDBI Bank Limited**
Department : Customer Value Management
Designation : Officer
Duration : January 2005 – October 2006

Job Profile

- Responsible for direct selling of bank product CASA,FD,Mutual Funds,IPO,Life Insurance and general Insurance.
- Responsible for deals to HNI clients.
- Generate the referral business from existing customers.
- Lessoning with trust, societies, clubs to open their SB and current A/C.
- Direct call to GO and NGO or clubs & societies.

Academic Credentials

Professional

- **Master in Business Administration** from Agra University, Agra 2012
- **Bachelor in Commerce** from Deemed University of Delhi ,2002
- MS Office (Excel, Word, PowerPoint) and other internet applications.

Personal Details

Date of Birth : 27th July 1981
Permanent Address : 137 Krishna Colony Jeoni Mandi Agra 282004
Linguistic Abilities : English and Hindi

Date :

Vishal Midha

Place :