

Ninad Oza

Professional Summary

Dedicated management professional having 15 years enriching experience in financial sector ,seeks a demanding Chief Managerial/Senior level Assignment is Asset Department(Working Capital,Mid Corporate/SME/MEME,Trade Forex) in a reputed and progressive organization which offers Opportunity for growth and career enhancement.

Work History

Axis Bank Ltd - Area Sales Manager

Ahmedabad, Gujarat

04/2022 - Current

- Built lasting relationships with clients through outstanding customer service interactions.
- Exceeded targets by building, directing and motivating high-performing sales team.
- Managing all branches ,clusters and stake holder for generating business lead for working capital.
- Monitoring and drive sales team according to business requirements.
- Helped team stay productive and focused on higher-value tasks to improve sales efficiency.

Axis Bank Ltd - Manager

Ahmedabad, India 01/2019 - 03/2022

- Effective team handling.
- Generating & Managing lead for working capital limit from different sources Branch, Self-Source, Existing customer references, Financial Consultant.
- Liasioning with all internal & external stakeholder to match the business requirements
- Giving Proper assignment to Relationship offices to Collecting/Managing customer documents, verify, processing and file submission.
- Cross selling liability and third-party products.
- Managing existing customer, providing services and getting new references from them.

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Ahmedabad, India 380015

Skills

 Customer Dealing, Team Handling, Analytical skills, Interpersonal, Good knowledge of numbers and accounts, Customer satisfaction, Portfolio Management, Communication skills, Patience, Negotiation, Confidante.

Education

2007

ICFAI UNIVERSITY

MBA: Banking Finance & Marketing CGPA 6.07

2004

BHAVNAGAR UNIVERSITY

B.Com: Accounts and Computer GPA: 56

2001

GHSEB

12th: Commerce, Business Maths & Account, GPA: 73.50

1999

GHSEB

10th

Sanskrit & Swasthya GPA: 72.21

ICICI Bank Ltd - Solution Manager

Botad, India 09/2015 - 12/2018

- Generating lead for working capital limit from different sources self-source, existing customer references, branch, FC
- Managing existing customer relationship, supporting them and process for their renewal
- Managing Legal and Technical Clearance for all cases
- Proper collection of login documentation, CAM preparation, Legal, Technical, Credit Clearance and execution of disbursement documentation with in TAT
- Liasion with BM,CH,ZH for business enhancement

Gujarat Agro Industries Corporation Ltd - Finance Executive

Gandhinagar, India

05/2012 - 09/2015

- Managing fertilizer distribution and operation process
- Handling fertilizer supplier payment
- Preparing Govt Reports require by Director of Agriculture, Gandhinagar
- Given special input in Implementing iKhedut web portal with jointly work & support taken from Govt Of Gujarat Agriculture, Horticulture and NIC Dept
- Credit Risk Management/ Outstanding Amount Management
- Managing Vibrant Gujarat Global Agricultural Summit as a team member
- Analyzed financial statements against forecasts to prepare high-level variance analysis
- Supported operations management, sales and marketing efforts to increase revenue and overall financial health.

HDFC Bank Ltd - Assistant Manager

Shihor, India

02/2011 - 03/2012

- Customer Service Management
- Ensuring that customers make us their primary bank
- Promotional & marketing activities
- Retain customers by giving them personalize services and resolving their complaints
- Managing clients' complaints and undertaking steps for resolving them
- Developed loyal and highly satisfied customer base through proactive management of team customer service strategies.

TATA AIG General Insurance Co Ltd - Retention Executive

Ahmedabad, India

10/2008 - 02/2011

- Renewal Management for Gujarat & MP region
- Managing weekly, monthly Business reports and directly report to ZC
- Handling renewal team for all branches from regional office
- Managing customer centric operation & ensuring customer satisfaction by achieving delivery/ service quality norms
- Liasioning with Operation Team & IT team for technical issues in

renewals

• Identified and assessed customer's needs quickly and accurately.

BAJAJ Allainze General Insurance Co Ltd - Junior Executive

Ahmedabad, India

07/2007 - 10/2008

- Analyzing all the Proposals in terms of business
- Planning for Renewal for satellite offices in coordination with office head
- Managing renewal distribution
- Coordination with all channel head for their initial follow up for Agent
- Ensure that highest service standard is maintained for servicing of clients and maintaining minimum turnaround time

Languages

Advanced (C1)

Bilingual or Proficient (C2)

Hindi

Advanced (C1)