

MISAL DALAL

MBA Finance, B.E. Electrical Engineer

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Professional Summary

A result oriented professional who has the strong desire to succeed. Knowledgeable banking professional having 6+ years of experience as a Team Leader/ Wealth Relationship Manger/ Corporate Relationship Manger who is consistently exceeding the sales target across all the financial products. Gained expertise in data analysis, market research, strategic prospecting, referral selling, and client engagement.

Skill Set

- Acquisition of potential/HNW clients, business clients and small sized to mid-sized corporate.
- Acquire High value CASA relationship: RERA, TASC, GBG, Trade A/c, Corporate Salary a/c
- To achieve Substantial growth in MF AUM and CASA EOP/AMB.
- To pitch, advice and sell different Investment instruments : PMS, AIF, Fixed Income Securities, Sovereign Gold Bonds, NFO, Mutual Fund, Insurance
- Good negotiation skills and ability to interact with people from diverged Industries & Segments.
- Good working knowledge of asset products like working capital finance, Lease Rental Discounting, LAP, PCFC, Letter of Credit, Bank Guaranty, Agri Finance etc.
- Having good experience of managing relationship with High Net-worth Individuals and corporate.

Key Strength

- Ability to cross sell products based on risk profile and suitability and speak with conviction using data and logic.
- To sustain business relationships through prudent and meaningful advisory and prompt delivery with regard to key deliverables. Looking at a situation from different angles to come up with the best solution.
- Ability to break the complex issues into smaller more manageable chunks, ability to look at trends and interrelationships , ability to understand the underlying needs of the clients.
- Process orientation- to manage the information in a structured and systematic manner.
- Ability to work with targets and manage the revenue expectations with different products and addition of fresh clients through own client referrals, work site marketing, HNI meets, etc.
- Always desirous to close the deals and achieve the goals

Professional Experience

IDFC First Bank Ltd,
Nadiad/Vadodara/Padra/Halol
Relationship Manger – Wealth /GBG/TASC

January – 2021-till Date

- The prime responsibility is to interact & liaison with Finance Heads /Senior Officials at various government bodies to source business & offer banking solutions meeting the needs of the customer.
- To Establish contacts and develop relationships in specified number of central/state departments, collectors, District Development Officers (DDO) and / or Municipal Corporations, District Education officers (DEO), District Health Officer etc.
- To submit / bid for various collection and payment (CMS) mandates in the above entities to achieve specified average CASA balances.
- To coordinate with Commercial Banking, GBG Product teams to structure the offering in a cost-effective manner.
- To train relevant branch personnel and oversee mandate execution on a sustained / continuous basis for smooth servicing.

IndusInd Bank Ltd, Ahmedabad
Corporate & Wealth Relationship Manager

Sept-2017—June-2020

- Managed the portfolio of more than 350 clients and provided the consultative banking to them.
- Managed the wealth AUM of 20 crore that includes, Mutual Fund, PMS, AIF, structured products.
- Acquired 250 new customers which include, HNI, corporate clients, NRI clients, Export-Import traders and manufacturer, small to mid-sized businesses etc.
- Achieved the 115% YOY growth in sales revenue and 150% YOY CASA growth in last two consecutive years.
- Successfully acquired and managed 20 RERA accounts and brought 20 crores of CASA funding in these accounts.
- Brought 90% of total clients on the digital platform of the bank and increased the unique product holdings among these clients.

Kotak Mahindra Bank Ltd, Ahmedabad
Business Relationship Manger

Aug-2015—Sept-2017

- To generate revenue, from sourcing new to bank relationships from identified verticals and by cross selling of Wealth and business banking products to individuals and business owners Managed the portfolio of 225 retail and business clients with the total book size of 7 crores.
- Expanded portfolio by 80 % with new acquisition with significant relationship value
- Increased product penetration by 65 % with cross selling various banking products

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- Preparation of Monthly Budget & maintained cash flows.
- Coordination with design consultant & contractor regarding design & execution of the Project.
- Preparation of project erection schedule and close follow- up for timely delivery of material.
- Coordination, negotiation & Finalization of vendors for all electrical items
- Timely review and prepare the project execution report and reporting to Project head.
- Attained Government liaisoning to get the approvals from GPCB, CPCB, GEB & DGFT

Academic Qualification

- **MBA Finance** (2013 -2015)
SAL Inst. Of Management, Gujarat Technological University
- **B.E. Electrical Engineer** (2007-2011)
Charuset, CITC Changa, Gujarat University

Marketing Research Projects

- "To identify market potential and build effective marketing strategy for Prernatirth, Ahmedabad Branch."
- "Segmentation, Targeting & Positioning"(STP) analysis of existing customers to increase the sales.
- "A study on Credit Card users in Ahmadabad region".

Achievements

- In Span of 4 years, I achieved 2 Promotions and now working in the Grades of Chief Manger.
- In last 3 consecutive years, I have been able to manage the extensive growth in CASA book by 200%. This was achieved through the valuable and quality acquisition of the customers and retaining the existing customer by imbibing the favourable positioning of the Bank in the mind of the customers.
- I was ranked in top 3 employees in the entire Zone as per the Performance Scorecard in last 2 consecutive years.
- During my academics of MBA programme, I secured the 4th Rank in the Gujarat University in 2 semesters. And I was awarded with certificate and appreciation by the Vice Chancellor.
- I was selected in the Gujarat State Cricket team twice in "Under 21" tournaments. I have been selected as the Captain of University Cricket Team and my performance helped to achieve the winning position of my team in tournaments.
- I represented my College in the University Table Tennis tournament and I became Champion in two consecutive years during the academics.