*CURRICULUM VITAE*

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| NAME | CHIRAG (First Name) DESAI (Surname) |
| SEX | Male |
| DATE OF BIRTH | 1st May, 1981 |
| RELIGION | Hindu |
| NATIONALITY | Indian |
| MARITAL STATUS | Married |
| PERMANENT ADDRESS | C/O: Anilkumar C. Desai,  F/9, Dev chhaya Apartment,  Tithal Road, Valsad, Gujarat,  India. PIN: 396001. |
| CONTACT DETAILS. | HOME - 02632-250997  MOB.: 09978297111 |

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| **ACADEMIC QUALIFICATION** | | | | |
| **Examinations** | **College**/**School** | **University**/**Board** | **Year of Passing** | **Division/Class** |
| MBA  (Special Subjects Marketing and Finance) | Sikkim Manipal University, Gangtok, India.  [www.smu.edu.in](http://www.smu.edu.in/) | Sikkim Manipal University, Gangtok, India.  [www.smu.edu.in](http://www.smu.edu.in/) | 2006 | Second |
| B. COM  (Special Subjects Accounting & Auditing) | Maharaja Sayajirao University (M.S.U.) Baroda, India.  [www.msubaroda.ac.in](http://www.msubaroda.ac.in) | Maharaja Sayajirao University (M.S.U.) Baroda, India.  [www.msubaroda.ac.in](http://www.msubaroda.ac.in) | 2002 | Second |
| H. S. C.  (10+2 Standard) | G.V.D. High school. Valsad. | Gujarat Higher Secondary Education Board, Gandhinagar, India.  [www.gseb.org](http://www.gseb.org/) | 1999 | First |
| S. S. C.  (10th Standard) | Bai Ava Bai High School.  Valsad. | Gujarat Secondary Education Board, Gandhinagar, India.  [www.gseb.org](http://www.gseb.org/) | 1996 | Second |

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| **PreSENT work PLACE**  **and posT :** | **HDFC BANK LTD.**  ACE SHOPPING MALL, DILIP NAGAR,  TEEN BATTI, NANI DAMAN. DAMAN - 396210  [www.hdfcbank.com](http://www.hdfcbank.com)  **Product and services :** CASA (Account), LI, GI  **Designation :** DeputyManager - Teller  **Duration** : 03rd Feb. 2014 to till date.  **JOB PROFILE:**   * Maintain Relationship with Customer & Selling of casa * Maintaining registers like Vault register, security stationery register, gold stock register, A/C payee register & many more. * Preparing & checking of reports. * Cross Selling & Generating leads for All types of loans, DEMAT, SIPS, Mutual Fund, GI, LI, FD, RD & GOLD COINS & GOLD LOAN DISBURSEMENTS. * Value Calling & On boarding to new customers. * Assisted in all clerical responsibilities within the bank. | |
| **Post and Duration** | **Place of Work** | **Job Profile** |
| **Account Executive.**  (Dec’2010 to Jan’2014) | **Muthoot Finance Limited**  Shop No: 15/18, 1st Floor, Valeden Plaza  OPP. Shopper’s Stop, Imran Nagar,  Vapi-396191, Gujarat, India.  [www.muthootgroup.com](http://www.muthootgroup.com/) | Gold Testing & Verification and loan apprising.   * Maintaining Customer Relationship. * Checking of KYC & Process gold loan application. * Cross Selling like FD, RD, GOLD COINS & LI. * Maintain different registers like cash management, stock register, expenses registers, loan registers, and related files. * To resolve audit queries.   To motivate team & Generating sales from team. |

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| **Renewal Executive**  (February’ 2008 to Dec’ 2010) | **Bajaj Allianz Life Insurance Co. Ltd,** India.  **Address:** 17 & 20 Emperor Tower, Daman Road Chala, Vapi-396191.  **Phone:** 0091-260-3258878.  [www.bajajallianzlife.co.in](http://www.bajajallianzlife.co.in/) | | 1. Ensure Renewals Collection by providing timely MIS & data to the branch offices as per requirement. 2. Ensure proper & rigorous follow-up to maximize penetration & retention. 3. Capture issues & concerns of policy holders, agents & assist in logical, timely closure of the issues / concerns. 4. Co-ordination with Branch Offices, other departments to redress issues, queries within agreed timelines. 5. Data crunching, segmentation, analysis & publication as per desired frequency. 6. Support in operation of Renewal Cube for both Traditional & ULIP measurement, & other system related requirements. 7. Ensure effective communication to all Internal & External customers. 8. Customer service & complain management on day to day basis.   and Policy Servicing also. |
| **Administrative Executive(Account Executive)**  (December, 2006 to February, 2008) | **Borkar Packaging Pvt. Ltd.** Daman, India.  341-A5, Bharat Industrial Estate, Bhimpore, Daman-396210  Ph no.0091-0260-2220826  [www.borkarpackaging.com](http://www.borkarpackaging.com) | | General Accounting, Sales Tax, Service Tax, Central Excise, Inventory, Cash Inflow & Outflow, Admin. Related Activities. And also proficiency in ERP system. |
| **Marketing Officer**  (November, 2005 to December, 2006) | **Indusind Bank,** Vapi, India.  www.indusindbank.com | | Handling liability products like saving, Current, Recurring accounts, FD, Demat accounts in assets products like cash credit facility, overdraft, and personal loan. In investment products like insurance, mutual fund.   * Achieving the sales target through the proper direction. * To maintain contacts with present customer to search out and obtain new customers for various products of banks. |
| **Sales executive**  (November, 2003 to October, 2005) | **ICICI Bank,** Valsad, India.  **Address:** Shakuntal Bldg., Tithal Road,  Near GPO, Valsad 396001.  [www.icicibank.com](http://www.icicibank.com/) | | Selling Credit Cards & handling the Customer queries.   * Achieving the sales target through the proper direction. * Generating leads for above mentioned products through the marketing. * To maintain relationship with present and new customers. |
| **Additional Knowledge in Operations** | Cashiering and License of IRDA. | | |
| **PROJECTS** | | | |
| **Place** | **Project Title** | | |
| **ICICI Bank**  (Duration: 6 months) | Study of demand & competition of credit card & competitive strategy formulation for ICICI Bank | | |
| **IT AND COMPUTER SKILLS** | | | |
| **Computer Knowledge** | | * Good knowledge of Operating MS Office (MS Word, MS Excel, Power Point). * Six months of type writing in English 40 W. P. M. & Tally 5.4. * Internet Use. * Proficiency in ERP system. | |

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| **AREA OF INTEREST** | Finance, Sales & Marketing, Administration and Operations. |
| **TOTAL EXPERIENCE IN MY FIELD** | 13 Years |
| **LANGUAGES KNOWN** | I am very proficient in reading, writing as well as speaking Hindi, English and Gujarati. |
| **CAREER GOALS** | I am looking for a suitable position in my field Finance, Marketing and Operations department. |
| **OBJECTIVE** | To perform my job to my fullest capacity with complete zeal and dedication towards the specified task. |
| **MY EXPECTATIONS** | A suitable job for me in my professional lines in an area with good living conditions and reasonable salary. Along with my job I want to pursue my career further in the academic and professional arena. |
| **AVAILABILITY** | I am presently available to join in any work place within one month notice period. |
| DECLARATION | I hereby solemnly declare that particulars given above are true to the best of my knowledge and belief. |

**REFERENCE :**

**Date : Signature**

**Chirag Desai.**

**(B. Com, MBA)**