

**ATUL KHANDLWAL**

**Male, Indian, 35 ; Language: English, Hindi**

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**PROFESSIONAL EXPERIENCE**

**Organization:** Hdfc Bank Ltd

**Duration:** 17 Sep 2018 – Present

Designation: Personal loans Sales Manager, Sales

- Handling a team of 10 executives and 2 coordinators.
- Generating business from all executives in term of Personal Loan files ,CASA,FD and insurance against personal loan • Having 28 branches of Delhi and 5 clusters.
- Achieving a target of 10 Cr on monthly basis.
- Monitoring executives on daily basis in branches for business generation. as executives work in branches. • Updation of branch visits
- Updation of Leads on daily basis.
- Meeting Branch heads and RM/PB's on a monthly basis for business generation.
- Meeting Cluster heads once in a month for business generation of business.
- Meeting with HNI clients with bank staff and executives.
- Handling branch complaints and timely resolution.

**Organization:** Kotak Mahindra Bank Ltd

**Duration:** 8 Feb 2018 -- 9 Sep 2018

Designation: Branch Banking Relationship Manager, Sales

- Handling a team of 4 Relationship Officers (RO)
- Generating business from all RO's in term of Life insurance, General insurance, Loans, Mutual funds, CASA productivity and taking daily commitments from officers
- Generating daily DSR and reporting.

**Organization:** Axis Bank Ltd

**Duration:** Aug'2010 – 31<sup>st</sup> Jan 2018

Designation: Manager, Branch Banking Sales and Operation.

- Joined as **Assistant Manager** in 2010 and then promoted to **Deputy Manager** in 2013 and then promoted to **Manager** in 2015.
- Managing a front desk office, **client servicing** and **Relationship Management as a Customer Service Officer (CSO)**.

- **Lead Generation:** To conducts outbound marketing calls and scouts for new leads and referrals to generate business.
- **Cross selling: Responsible** for sales of third-party products (Personal Loans, Home Loans, etc. to the existing customer base).
- **Servicing premium clients:** Managed relationship of HNI Clients, retaining and enhancing advisory relationships.
- **Branch operations:** Responsible for timely processing of bank transactions like funds transfer, Cheques, Opening of Accounts, reconciliation of office accounts, ensuring timely resolution of customer queries and improving customer service levels.
- **Customer grievance redressal:** Responsible for solving customer queries at branch level by providing them adequate solutions.
- **Team Management:** Handling a team of 2 Executives indirectly for Sourcing Third Party Products.
- **Compliance to Bank rules-** Adhering to internal guidelines, processes and procedures and responsible for improving the Internal Audit Operational Efficiency score of the branch by timely completion of assigned tasks on continuous.
- **Maintaining a relationship** with the big corporate clients like YMCA, Rajasthan police, And Navy Public School

**Organization:** HDFC SLIC

**Duration:** Nov'2008 – Aug'2010

**Designation:** Sales Development Manager, Sales

- Managing a team of 6 to 7 members for generating insurance leads as a HDFC Sales Development Manager.
- Taking morning hurdle of all my members and taking commitments from them for daily business.
- Visiting on the calls of my team members accordingly for closure of good leads and managing the standard of the business.
- Maintaining the image of the brand in the competitive market.
- Making daily **MIS** and **Daily Sales Report (DSR)** for the improvement of sales efficiency and keeping eye on the activation of all the team members in all parameters:
  - a) **Adding** 4 to 5 advisors in every month for achievement of a good and healthy business.
  - b) **Meetings** and refresher training on Life Insurance Products on weekly basis for the old and new advisors. c) **Activation** of all the members and advisors.
  - d) Taking DSR reports from all members in the evening hurdle and making MIS and send report to my reporting boss on daily basis.

## Education

Year	Degree	Institution	Board / University	CGPA %
2007-09	MBA (Finance & IT)	JIMS, Delhi	JIMS University	62%
2003-06	BCA (Comp Sc.)	MTIM, Delhi	GGSIU	72%
2002	CBSE (XII)	CPS, Delhi	CBSE	52%
2000	CBSE (X)	CPS, Delhi	CBSE	54%

## ACHIEVEMENTS

- Awarded 3 times for Life Insurance Contest by circle head in a year 2014 ( Axis Bank) • Awarded Top 10 CSO Pan India in Axis Bank.
- Awarded 2<sup>nd</sup> In cluster for Achievement of Retail Assets Contest.
- Nominated as Product Trainer for Training New Enroll Employees at Branch Level ( Daryaganj Branch)

## KEY SKILLS

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- Team Management
- Customer Service Management
- Relationship Management

## EXTRA-CURRICULAR ACHIEVEMENTS

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### SPORTS

- Played 5 years in **Feroz Shah Kotla** Stadium under the guidance of **Mr. Yashpal Sharma (Ex. Indian Team captain)**.
- Played as a captain (middle order batsman/left arm fast opener bowler) in zonal of cricket team at School Level. • Played as a member in **Bihar Cooch Trophy** in 1998-1999 • Played as a Captain of my JIMS, Kalkaji college team.
- Played as a captain of my **Axis Bank Delhi** team and qualified for Mumbai and Orissa semi-finals in 2013-2014 and 2016-2017 •

Stood Player of the year in Cricket and Badminton of BCA Batch in 2003-2006.

### COMMUNITY WORK

- Participated in **Adult Education Programmers'** in 1998-1999.
- **Educated one illiterate person** to read and write in Daryaganj Orphanage Centre.

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## ORGANIZATION SKILLS AND LEADERSHIP

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- **Joint Secretary, Placement** committee at **JIMS**, Kalkaji.
- Member of Placement committee at BCA, **MTIM** College.