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|  | **AJAY PADWAL** | | Address: | | 4496, Narsinha Apts, Shani Chowk, Panchavati, Nasik 422003 | | | | |
| Cell: | | 779.898.8466 (Land Line: 0253-2512279) | | | | |
| Mail: | | [ajaypadwal1975@gmail.com](mailto:ajaypadwal1975@gmail.com) | | | DOB: | 25-Sep-75 |
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| **Banker, Marketing & Sales**  **Positioning Finance as a Business Partner for Excellence**  Observant Bank Manager adept at leading high performance teams to complete key financial initiatives. I have more than **18+ years** of experience in Core Banking,Concept Selling,Lubricants,FMCG and financial operations and more than **11+ years** of experience in Sales and Marketing of financial products. I am especially adept at interacting with individual customers, HNI’s and business clients and seeking amicable solutions to their financial needs. I specialize in achieving defined goals and maintaining long term solid Customer relations. | | | | | | | | | |
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| Skills: | | | | | | | | | |
| * Customer Oriented | | | | * Due Diligent | | * Tracking Cash flow & Deposits | | | |
| * Strong Customer Relations | | | | * Financial Analysis & Planning | | * New Business Development | | | |
| * Strong Interpersonal Skills | | | | * Financial Investments | | * Operational Supervision | | | |
| * Financial & Operational Reporting | | | | * Bank Branch Operations | | * Budgeting & Scheduling | | | |
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| Achievements: | | | | | | | | | |
| * Recognized with multiple Rewards and Recognition for topping in Sales of Fee products * Raised INR 50 million in working capital for the bank by undertaking various financial initiatives * Added 20 High Net worth Individuals in 1 calendar year for the bank * Achieved and exceeded targets set by banks | | | | | | | | | |
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| Experience: | | | | | | | | | |
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| **Banking & Finance:** | | **Core Responsibilities:** | | | | | | | |
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| AP Financials – Proprietor  Mar 2016 till date  ICICI Bank Ltd – Manager  Sep 2012 – Feb 2016  HDFC Bank Ltd – Manager  July 2005 – Dec 2011  Kotak Mahindra Bank – Sr Executive Dec 2004 – Apr 2005  Standard Chartered Bank – Officer May 2004 – Nov 2004 | | * Monitored and managed the workflow, status and efficiency of operational procedures, identified areas for improvement and developed plans to enhance efficiency * Developed and monitored the status of internal controls and risk management * Coordinated interdepartmentally to develop and implement financial plans * Marketing of liability products for current accounts, Saving Accounts and Term Deposits as core products * Responsible for achieving targets for Lockers, Depository Service, Sales Promotion, identifying potential segments * Building and managing relationships with High Net Worth Individuals * Planning strategies for acquiring customer relationship for the Bank & implementing them * Responsibility of achieving the Branch targets * Produced annual reports for bank administrators concerning long term goals and financial status * Produced annual budget and revenue reports for administration | | | | | | | |

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| **Marketing & Sales:** | **Core Responsibilities:** |
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| Resorts India Pvt. Ltd –Manager  Dec 2002 – Apr 2004  Cadbury India Ltd – Sr. Sales Exec  Sep 2002 – Nov 2002  India Construction – Research Exec  Aug 2001 – Aug 2002  Shreya Enterprises – Sales Coord.  Mar 1997 – Jun 1998  Ashwamedha Lubs – Sr. Mktg Exec  Mar 1993 – Feb 1997 | * Oversee day-to-day sales, monitoring and forecasting to better understand the market * Continually assess our marketing techniques and their efficacy in affecting sales * Stay up-to-date on current market trends * Work collaboratively with the sales team to assess current projections * Own ultimate responsibility for successfully meeting or exceeding sales goals * Collaborate with marketing team to innovatively reach more potential customers * Take calculated risks to increase profitability and brand recognition * Work in a hands-on fashion, team building —provide motivation and inspiration * Set the precedent for excellence through leading by example * Cultivate and deepen client relationships and partnerships that add value |
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| Education: | |
| **MBA** **in Marketing**– 2001 (MGV’s IMR - Nasik) - Second Class  **Bachelor of Science (Physics)** – 1998 (R.Y.K College - Nasik) – Second Class | |