



# OWAIS ASHRAF

Marketing Professional



- +91.9055522202
- owaisashrafmir@gmail.com
- Linkedin.com/in/owais-ashraf

## WORK EXPERIENCE

7+ Years

AGE- 31

## ABOUT ME

Experienced leader with a demonstrated history of work in the banking sector with expertise in financial management, Public speaking, customer engagement, team work and project management. Strong business professional with a masters in business administration (MBA) in marketing and sales and 2 research papers in my name.



## Education

### Masters, Business Administration

Amity University, Noida  
AICTE & UGC Board  
Noida, U.P

Graduated, June 2016  
CGPA 8.9  
Division 1, Distinction

### Bachelor in Business administration

Chandigarh Business School  
Punjab Technical University  
Mohali, Punjab

Graduated, July 2014  
Marks 76%  
Division 1

### 10+2

St. Joseph's Hr. Sec School, Baramulla  
State Board  
Baramulla, Jammu and Kashmir

Graduated, November 2009  
Marks 56%  
Division 3



## Professional skills and expertise

- Every day we look at new problems and try to find potential solutions that satisfy our clients and simultaneously bring in more business for the organization. This has helped me develop good leadership, problem solving and analytical skills.
- Frequent seminars, and public engagement have helped me develop required inter personal communication and public speaking skills.
- Building relationship with the clients to retain existing business and source new business for the company.
- Work effectively as a team player setting aside personal goals and working towards the common organizational objectives.
- Making the best use of time by prioritizing work to reach a specific goal.

- IRDA and NISM Certified
- New joinee facilitator: Participating in induction programs for incoming banking professionals (ICIIC bank)



## Career Highlights

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With 6+ years of comprehensive experience in banking and in market research, I have gained competence in delivering result oriented performance, Flexibility to cope up with changing business environment, Public speaking, leadership skills, and, building team processes to achieve organizational goals and meet personal ambitions.

- Branch Manager at ICICI bank LTD
- Relationship Manager at HDFC bank LTD for more than 5 years.
- Market research project with CII FACE. (Published a research paper)
- Designed Supply chain work flow for Knex INC. (Courier company based in Delhi)
- Developer and administrator at ALL4MBA. (<https://www.al4mba.com>)



## Skills and areas of exposure

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- |   |                                     |                         |
|---|-------------------------------------|-------------------------|
| • Flexibility in understanding new concepts | • Ability to develop team processes | • Leadership skills     |
| • Ability to work under strict deadlines    | • Proficient in MS Office           | • Operations management |
| • Effective team player                     | • Punctuality and commitment        | • Strategic planning    |
|   |                                     | • Client engagement     |



## Work Experience

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January 2022- present

### **Branch manager/Senior manager**

ICICI bank LTD

Gangyal, Jammu, Jammu and Kashmir

During my current role as a Branch manager at ICICI bank LTD I have been able to put in my leadership, and team management skills to good use so as to increase team synergy and there by largely improve business outcomes. My major focus has been on ensuring that each of my team member feels equally connected towards achieving organizational benchmarks.

June 2016 – January 2022

### **Relationship Manager/ Deputy Manager**

HDFC Bank Ltd

Baramulla, Jammu and Kashmir.

As a part of HDFC bank I have assumed different roles and responsibilities over the last two years. I joined as a management trainee and within a period of 6 months I assumed the role of deputy manager. As a relationship

manager, I look after the managed portfolio of the bank. My primary objective among others include interacting with a set of HNW customers and generating new business avenues for the bank. I work closely with the top management on building strategies to expand our HNW customer base and to make sure that our customers get the best in class service that HDFC bank is celebrated for. Here are some points that sum up my role at HDFC bank.

- Manage financial portfolio of High net worth customers of the bank.
- Ensure best in class service being delivered to the customers.
- Look after operational and hygiene parameters set in place by the bank.
- Ensure customer complaints are resolved within the given TAT/ time frame.

May 2015 – August 2015

**Market research Intern**

CII FACE

Delhi, India

Worked as an intern with CII FACE (Confederation of Indian Industries| Food and Agricultural Center for Excellence). My job was to study the value chain for distribution of apples in India and how the channel members interacted with each other. My primary goal was to study the impact of the value chain members on apple growers and to come up with a solution that would help apple growers earn a fair share. I later published a research paper on the same topic.

Following are the highlights of my internship at CII FACE

- Study and evaluate role of each value chain member.
- Understand how and why prices of apples increase exponentially moving forward in the value chain.
- Redesign apple value chain by reducing participant members.
- Suggest ways of eliminating cases of grower's being exploited and ensure satisfactory profits for them.

Jan 2015 – March 2015

**Intern**

Knex Inc/ Book a Wheel ([www.bookawheel.com](http://www.bookawheel.com))

Delhi, India

Worked with Mr. Arvinder Chandok and Mr. Prashant Nagpure, incorporators of Book a Wheel, a courier company that assures one day delivery in and around Delhi- NCR. My job included developing a supply chain work flow for the start-up and to decide strategic locations in and around Delhi- NCR for setting up Hubs and sub-collection centers. I was also assigned to design a social media strategy for the Start-up

- Developed a supply chain work flow for Book a Wheel.
- Designed Book a Wheel's social media strategy for maximum coverage and customer engagement.



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## Noteworthy projects and accomplishments

**Owner and Administrator at ALL4MBA**

ALL4MBA is an online platform where students can find study material on more than 40 management courses, interact with other students from around the world and find diverse solutions to their queries.

- We host a website and an android app to help management students find relevant study material.

- Link to the website : <http://www.all4mba.com>

#### **Coordinator- ICE at the India Africa Forum Summit 2015.**

October 26th to October 29th 2015

- In-charge of the country offices for South Africa, Sudan, South Sudan and, Somalia.

#### **Post-Graduation**

- Awarded with a meritorious Scholarship for academic excellence.
- Selected as Chairperson of Business School IT club within 6 months of program commencement.
- Manage Alumni Database for 5000+ Aluminise of Amity Business School.
- Chief coordinator and Organizer for CODUIT 2015, a national level case study competition of Amity Business School.
- Competed and qualified till North India level at “All India Management Association – NCYI competition”
- Represented Amity University at the National debate competition held at Jamia Millia Islamia, New Delhi, March 2015
- Participated in a national level debate competition hosted by Amity school of economics, April 2015.
- Class Representative for a Section of 60 students.
- Successfully arranged for a student’s session with Mr. Troy Malone, (Evernote General Manager, Asia Pacific. US and Asia.)



#### **Computer Proficiency**

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- Word 2016
- Excel 2016
- Power Point 2016
- Outlook
- Lotus Notes
- HTML 5 ([www.all4mba.com](http://www.all4mba.com))
- SPSS



#### **Languages**

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- Kashmiri (Read, write, speak)
- Hindi (Read, write, speak)
- English (Read, write, speak)
- Punjabi (speak)
- Urdu (Read, write, speak)
- Arabic (Read, write)
- German (Read, write, speak) (Elementary proficiency)



#### **Personal Interests**

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|---------------------------------------|--------------|
| • Reading                             | • Travelling |
| • Movies, documentaries, and cartoons | • Music      |

- Photography  
([www.letters365.blogspot.com](http://www.letters365.blogspot.com))



## Personal Details

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Father's Name:	Mr. Mohammad Ashraf Mir	Marital Status:	Married
Birthday:	October 1, 1991	Nationality:	Indian
Gender:	Male		
Address:	House No 146W chalkoo colony, lane no. 2, Noorbagh west, Baramulla, J&K- 193101		
Pan Card:	BRTPA1161K		
Blood Group:	O+		

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Owais Ashraf

Baramulla, Kashmir  
July 2018