**Viral Patel**

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**Apercu**

A professional having extensive experience in Banking Domain with exposure in branch banking operations, relationship management and driving branch sales. Analysing current and potential business requirement to identify clear opportunities for improvement. With a background in **13+ years** of professional experience into retail banking product and service. Presently associated with **Kotak Mahindra Bank Ltd.** as a **Senior Manager.**

**Retail Banking**.

* **Team handling** and sales driving through society and commercial activities.
* Achieving Sales and **revenue** target for **Savings & Current** account, **Insurance, Mutual Fund** and **Asset** products.
* Supporting sales team and subordinates in their **sales call**.
* Experienced in **Savings Current and NRI** account opening and servicing process including collecting and verifying **KYC documents**.
* Acquiring **Trade Business** relationship by offering **non funding** and **funding** **based limit** to client.
* Managing a healthy portfolio of **HNI** customers and ensuring **stickiness** of client by **cross selling**.
* Experienced in providing **relationship management** and **portfolio management** services to clients.
* Ensuring timely reporting of **audit** related documents and **handling branch audit**.

 **Key Skills and Competencies**

* **Team handling**.
* Acquisition of **New to Bank** customer.
* Expertise in **Marketing** and **Promotional Activities**.
* Relationship management and **Portfolio management** services.
* Ensuring strict **compliance** to Banking regulations and practices.

**Career Recital**

***Kotak Mahindra Bank Ltd Senior Manager - Sales***

***From May 2021 to Present***

* **Driving team** of acquisition managers to deliver the required productivity out of them.
* Managing team in terms of **recruiting training motivating** the manpower and directing them to source business from open market**.**
* **Acquisition** of **New to Bank** Business Banking and Commercial customers to achieve targets across all product mix.
* **On boarding** of new customer by activating them on **various transaction channels** to getting the account operational and deepening the relationship.
* **Tracking** transactions for **high value** account for controlling **CASA portfolio.**
* Exploring **business potential** from existing accounts for achieving profitability and sales growth.
* Activating the eligible clients for **Foreign Trade** and **Inter Border** transaction.
* Enabling client to use **CMS** facility for **Bulk payments** and **collection.**
* Planning sales **strategies** and **marketing activities** for the branch**.**
* **Monitoring** and tracking per day activities done by **sales resource**.
* Meeting up **customers’ expectation** in terms of **service**.
* Managing the **Assets and Liabilities** related services for the clients.
* Ensuring complete **compliance** of the team on **banking regulation** and guidelines.

***Axis Bank Ltd Sales Manager***

***From Oct 2018 to May 2021***

* Acquisition of Current Account and Savings Account for the bank.
* **Achieving** the budgeted **cross sell targets**, consistency and product penetration.
* Suggesting **higher return** products to our customer via investment in **Equities and Mutual fund.**
* Offering **Life Insurance and General Insurance products** to new and existing customers**.**
* Sourcing of **Demat accounts** for on boarding the client in share market.
* **Exploring market** for identifying **new business** opportunities.
* **Networking** with existing clients for **generating business**.

***ICICI Bank Ltd Relationship Manager***

**Skills Needed**

* Lead Generation
* Data collection
* Client Acquisition
* Relationship Management
* Customer Service

***From Oct 2010 to Oct 2018***

* As a Relationship Manager my responsibility is to **generate revenue** for the bank
* Acquisition of **HNI/UHNI** clients by to increase overall mapped book.
* Assists client in **financial advice** and support in order to aid them in achieving their financial objectives.
* Offering quick response in term of **servicing** needs to mapped as well as non-mapped client.
* Amplifying existing relationships with Corporate & HNI clients through **cross-sell**.
* **Increasing PH** of the clients by offering other assets and liability products.
* Augmenting **CTG ratio** by sourcing family and group relationship to the book.
* Assisting Branch Operations team during audits in order to ensure **operations & risk control**
* Closely tracking of **demand funnel and lead generation** for short and long term product cross sell as per KRA
* Ensuring complete **compliance and process adherence** in terms of banking and regulatory guidelines.
* Coordinating with Marketing team for **sales promotions** and brand visibility activities.

**Servicing Skills**

* Business banking relationship manager – Handling the servicing and managing the requirements of current account customers so as to build a lasting relationship and increasing their stickiness with the bank.
* Regularly meeting up with current account customer for deepening of relationship by providing Trade Finance and BLG related products.
* Enhancing assigned book size by incremental float and new healthy accounts.
* Deep Knowledge of Trade desk and resolving trade related queries and requests of the customer
* Servicing of Saving Account customer to meet up with their needs and enhance customer relationship
* NRI Services- Expertise in Servicing the NRI clients and understanding their diverse needs to provide them with most suitable products and services
* Asset Servicing – End to end Servicing of customer for their Asset products.
* Profiling of HNI clients with innovative financial planning tools and suggesting best possible products.
* Monitoring of sales target and achievement MIS in the branch so as to ensure profitability and enhanced revenue.
* Sale of Assets and Liability products thus contributing to the branch core business.
* Constantly meeting the revenue target for Life insurance, mutual funds and other third party products for enhancing the branch profitability and contributing to the branch growth
* Acquisition of new business banking clients through reference from existing customers.
* Responsibility for acquisition of high value relationships for the branch through reference

**Scholastics**

2015 Certification in Associate Level Software Business Analyst Program from QBI Institute Noida

2010 PGDBO (Post Graduation Diploma in Banking Operation) from NIIT Pune – 74%

2009 B.Sc from BAMU Aurangabad – 62.5%

**IT Skills**

Operating Systems : Windows 98/2000/2007/XP

Others : MS Excel, MS Word, MS Visio

**Personal Dossier**

Marital Status: **Married**

**Language Proficiency:** English, Hindi, Gujarati, Marathi

**Date of Birth: 17h Aug** 1987