

VIKALP DAVE



Targeting assignments in **Sales (Cluster Manager, Regional Manager)** with an organization of high repute
Industry Preference: **Finance & Banking**
Location Preference: **Gujarat**

✉ vikalpdave@gmail.com

☎ +91 9998004081

Executive Profile

- Competent professional with **10 years of experience in Selling banking products, Retail Banking Operations covering Back Office functions, Teller Operations, Clearing**
- Applied aggressive sales strategies, worked with prominent and high profile accounts and built excellent track record of successful roll-out, management and turnaround of fortunes through effective planning and execution of various activities
- Worked with, BFSL, HDFC Bank, Axis Bank, ICICI Securities; experienced in Sales and team handling, branch operations, planning & implementing integrated marketing communications, business development strategies, market research, banking, cash management & revenue generation
- Possess sound understanding of Banking Practices and Procedures with ability of handling contingencies to resolve systems bottlenecks within shortest time frame while building and nurturing relations with customers to ensure regular business opportunities and their prolonged retention
- Dynamic & result oriented professional with rich cross-functional experience in managing the entire spectrum of Operations, Customer Service Delivery, Customer Relationship Management, Training & Development and Team Management
- Enterprising leader & planner with a strong record of contributions in streamlining Sales, Marketing and operations, invigorating businesses, heightening productivity, systems & procedures; targeting opportunities in Branch Banking / Channel Sales for Asset Products, Cards & other Products / Regional & National Alliances with an organisation of repute in BFSI industry
- Bagged Axis Leadership Forum**, January 2014 to March 2014 – Asia Experience for outstanding sales of Life Insurance products

Education & Credentials

- B.Com. in Accounts & Financial Management from Maharaja Sayajirao University, Vadodara

Professional Experience

Since Oct'19 with **BOB Financial Solutions Ltd., Vadodara**

Growth Path:

Area Sales Manager : Nov'18 to Sep'19

Regional Corporate Alliances : Oct'19 – Oct'20

Regional Relationship Officer : Nov'20 – Till Date

Key Result Areas:

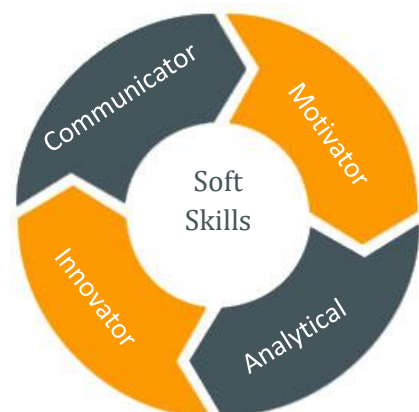
Regional Relationship Officer (Nov'20 to Till Date): Bharuch Region

- Ensured CRE & Sr BRM should be achieved their targets & earned incentives on monthly basis
- Responsible for right product to right customer with compliance
- Responsible for to sell Credit Cards, POS, Home Loan, Auto Loan & Education Loan
- Provided customer service like: Card and PIN delivery, Statement, Closure of Cards, Auto Debit
- Ensure that Cost of Acquisition should be maintain within budget

Key Impact Areas

Sales Strategies	Business Strategy & Execution
Strategic Alliances & Partnerships	Team Building & Leadership
Channel Management	Business Development
Revenue Generation	Client Relationship Management

Soft Skills



- Organized trainings on monthly basis with Team for performance, card features
- Conducted meetings with Branch Heads, RMs, RBDM, ZBDM for login days, target allocations and achievements on regular basis

Regional Alliances & Partnership (Oct'19 – Oct'20): Gujarat

- Accountable for forming Regional & National alliances, negotiating partnerships with consumer brands and creating unique customer value propositions; working towards making BoB Card the preferred one for customers, thereby significantly influencing card activation and spends on our credit cards
- Recognizing new partnership opportunities for the BFSI, preparing business case for the alliances and leading discussions with potential partners
- Constantly upgrading activation and usage strategies by generating innovative ideas on Value Propositions and to identify new opportunities in the market to increase card spends
- Maintaining deep relationships with partners-on-board at all levels of their organization be a SPOC for the partnership
- Coordinating with Internal legal team to enable and ensure proper execution of agreement in a timely manner

Area Sales Manager (Nov'18 to Sep'19): Central Gujarat

- Handling the team size of 27+ executives & 2 Team Leaders from Baroda and Bharuch Region
- Ensured BRE & Team Leader should be achieved their targets & earned incentives on monthly basis
- Responsible for right product to right customer with compliance
- Provided customer service like: Card and PIN delivery, Statement, Closure of Cards, Auto Debit
- Ensure that Cost of Acquisition should be maintain within budget
- Organized trainings on monthly basis with Team for performance, card features
- Conducted meetings with Branch Heads, RMs, RBDM, ZBDM for login days, target allocations and achievements on regular basis

Highlights:

- Earned incentives on M-O-M
- Secured 100% in all the online Compliance Quiz Sessions
- All mapped Regions completed year based targets in F.Y. 2018-19

Aug'16 to Nov'18 with HDFC Bank Ltd., Vadodara as Dy. Manager & Sales Manager – Credit Cards (Super Premium Cards)

Key Result Areas:

- Ensured every branch RMs, BBG RMs, EEG RMs should be activated in each month with minimum benchmark of their targets
- Launched contest for RMs with the co-ordination with and Branch Heads
- Cross sell to existing and new customer like Term Loans, Forex Cards, GI, Assets & Liabilities Products
- Provided better service to HNI customers for their query
- Achieved FINCON budget of mapped branches
- Monitored cards for activation

Nov'11 to Jun'16 with Axis Bank Ltd., (Halol, Vadodara & Rajkot) as Asst. Manager – Branch Banking Operations & Currency Chest

Key Result Areas:

- Managed various functions such as Funds Transfer, Cheque Clearing, Realization of bills and EOD reporting, RTGS/NEFT, DD/PO processing
- Executed cash handling based work in an accurate and secured manner for receiving and processing of payments
- Appraised the customers about Mutual funds, Life insurance and retail liabilities products such as HNW CASA (Incl NRE/NRO, Trust Segment) and Term Deposits. Responsible for opening Demat Accounts and further involving in cross selling various investment products offered by the bank
- Involved in managing teller counters operations & welcome desk operations. Addressing various queries escalated from the front end team and resolving them within the Turn Around Time
- Implemented process improvement initiatives to ensure smooth flow of transactions in accordance with the procedures and agreed standards
- Responsible for Cash Management in Currency Chest; Cash counting and daily reporting to RBI for Cash balance
- Reduced Cash Retention Limit of mapped branches
- Timely delivering cash to mapped branches and receiving the cash from branches

Previous Experience

Feb'11 to Sep'11 with ICICI Securities Ltd., (Vadodara, Anand, Nadiad, Kheda) as Relationship Manager



Personal Details

Date of Birth: 25th June 1987

Languages Known: English, Hindi & Gujarati

Address: A1/289, Mahalaxmi Park, B/h Panchsheel Complex, Harni Warasia Ring Road, Vadodara - 390022