

# PRKHHAR AGARWAL

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## PERSONAL STATEMENT

Driven and results-oriented professional with over **5 years of experience in Banking, Operations & Marketing**. Possess a strong track record of delivering exceptional results. Eager to utilize my extensive skills and expertise to thrive in a fast-paced and demanding workplace. Committed to maximizing my contributions and advancing my career within the industry.

## CORE QUALIFICATIONS

#Credit Analysis #Operations Management #Product Marketing #Mortgage Lending #Problem Solving  
#Consumer Relations #Financial Analysis #New Business Development #Project Management  
#Microsoft Office #Communication #Strategic Planning #Leadership #AML/KYC #Transaction Monitoring #Regulatory Compliance #Audit & Reporting

## EDUCATION

**Marketing & Finance / PGDM**  
**Asian Business School-**  
**2020 – 2022 Noida**

**Commerce / B.COM**  
**Lucknow University, Lucknow**  
**2017 –2020 Lucknow**

## WORK EXPERIENCE

**Position- Project manager**

**Company- Aura Advertising Co. LLC**

**Duration- 08/2024 – present UAE**

-Negotiations done over prices with clients.

-Daily progress report on site signage installation.

-Oversaw the crew who installed the site's signage.

-Daily updates and conversations with the client during

the project's duration.

-Work closely with Purchasing team to track and validate Raw Material trends for both Market Price and Paid Price at commodity level effectively and timely.

-Evaluate business cases for Vendor tooling and payback calculation.

-Ensure the (monthly/ planning scenarios) consolidation and reporting is done timely and accurately.

-Coordinate for Cost reduction program for Purchasing function.

**Position- Assistant Manager**

**Company- HDFC Bank Ltd**

**Duration- 08/2022 – 04/2024 Delhi**

-Successfully engaged with walk-in customers, effectively identifying their specific needs and tailoring optimal solutions.

-Skillfully managed objections and consistently delivered on customer commitments within designated timeframes.

-Conducted thorough assessments of customers' ability and intention to repay loans in the future.

-Efficiently collected, checked, and analyzed necessary documents for loan processing.

-Oversaw the entire loan application process, from initial receipt or acceptance of loan offer to disbursement of loan proceeds.

-Ensure the (monthly/ planning scenarios) consolidation and reporting is done timely and accurately.

-Provided exceptional post-disbursement services, ensuring customer satisfaction until loan was fully prepaid.

-Conducted comprehensive product briefings for new customers, ensuring their understanding and confidence in the product.

-Proactively implemented strategies to retain existing customers, fostering long-term relationships.

-Transaction Monitoring, Risk Assessment, Regulatory Compliance, Audit & Reporting.

-Adhere to and comply with all applicable, federal and state laws, regulations and guidance, including those related to AML (Anti-Money Laundering) and Know Your Customer (KYC), as well as adhering to company policies and procedures and client requirements.

**Position- Corporate Sales Manager**

**Company- PAYED**

**Duration- 08/2021 – 07/2022 Delhi**

-Drove sales in the region for Offline sales, achieving exceptional results.

-Successfully onboarded clients in the F&B, Beauty, and Health Space, expanding the customer base.

-Collaborated with existing and new clients to drive sales and exceed targets.

-Demonstrated strong skills in client relationship management and new business development.

-Ensured the timely and accurate generation of management information system (MIS) reports.

-Acquired new clients and provided ongoing support in account management to maximize customer satisfaction.

-Verifying the records of KYC's of onboarded clients.

**Position- Senior Associate (Operations)**

**Company- SB Enterprises**

**Duration- 01/2018 – 01/20220 Lucknow**

- Delivered expert career counseling and impactful career development sessions to students
- Collaborated closely with students to identify and address their individual career goals and aspirations
- Facilitated interactive mock interviews and workshops, enhancing students' interview skills and job preparedness
- Proactively reached out to parents to provide comprehensive future and career counseling for their children
- Meticulously maintained a comprehensive student academic records' database.

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**PERSONAL DETAILS**

Date of Birth: 08<sup>th</sup> Aug 1998  
Languages Known: English and Hindi  
Marital Status: Single