

# Ayush Kumar

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## PROFESSIONAL SUMMARY

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Motivated and detail-oriented finance professional with an MBA in Finance, equipped with strong analytical and problem-solving skills. Proficient in financial modeling, data analysis, and risk management, with a solid understanding of financial markets, investment strategies, and corporate finance. Demonstrated ability to apply financial principles to optimize business performance and drive growth. Adept at collaborating with cross functional teams to deliver accurate financial reporting, budgeting, and forecasting. Eager to contribute to the success of a forward-thinking financial institution by utilizing a strong foundation in finance and a commitment to excellence.

## EDUCATION

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### Chandigarh University

Master of Business Administration

Mohali, Punjab

Aug 2022 – May 2024

### Patliputra University

Bachelor in Business Administration

Patna, Bihar

May 2018 – Dec 2021

## EXPERIENCE

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### ICICI Prudential Life Insurance (ICICI BANK Channel)

Begusarai

Business Trainee- Bancassurance Channel

June 2024 – Current

- Manage the insurance and investment department within ICICI Bank, advising bank customers on customized life insurance and investment plans.
- Develop and maintain client relationships, delivering tailored financial solutions exclusively to ICICI Bank customers.
- Demonstrated strong knowledge of AML (Anti-Money Laundering) and KYC (Know Your Customer) processes, ensuring compliance with regulatory requirements and safeguarding the integrity of financial transactions.
- Gained comprehensive knowledge of banking products and services, enabling a holistic approach to customer needs.
- Successfully upsold life insurance and investment plans, contributing to 20% increase in revenue.
- Provided expert guidance on long term investments, portfolio management, and tax-saving strategies, ensuring client's financial well-being.
- Collaborated with cross-functional teams to streamline communication processes, resulting in a 15% increase in operational efficiency.
- Conducted thorough need analysis for clients to recommend tailored insurance and investment solutions, leading to enhanced customer satisfaction.
- Prepared comprehensive reports and presentations for senior management, showcasing performance metrics and strategic recommendations.

### Tenhard India Pvt. Ltd,

Sales and Marketing Intern

Noida

June 2023 – August 2023

- Have collected data of 40 different companies regarding their products and services.
- Helped build and maintain a CRM database of leads and prospects for sales outreach.
- Identified potential leads through online research.
- Utilized CRM tools to track engagement metrics and update contact records, ensuring data accuracy.
- Supported the planning and execution of promotional events and webinars, facilitating smooth operations and attendee satisfaction.

## Jonsons Educational Furniture

Sales Executive

Patna

Jan 2022- July 2022

- Provided personalized customer service, assisting clients in selecting furniture that matched their preferences and budget.
- Built strong client relationships by understanding individual needs, offering tailored furniture solutions, and providing design recommendations.
- Increased sales by developing deep product knowledge, advising customers on design and style choices.
- Handled client inquiries, managed orders, and facilitated smooth delivery and installation processes.
- Met and exceeded monthly sales targets through effective negotiation and upselling techniques.

## CERTIFICATIONS

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- Financial Analysis - Skills for Success / **Coursera**
- AML Essentials: Anti Money Laundering, KYC & Compliance / **Udemy**
- Marketing Analytics / **Great Learning**
- Excel Essential Training (Microsoft 365) / **LinkedIn Learning**
- Digital Marketing Fundamentals / **Indian Institute of Digital Education**
- Project Management Virtual Experience Program / **Accenture**

## ACHIEVEMENTS

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- Represent MBA department in intra-department cricket tournament.
- Represent my school in a quiz competition.
- Participated in multiple cricket tournaments and secured the position of Man of the Match in tournaments.
- Participated in 10 km marathon in Daily Marathon 5<sup>th</sup> Edition.

## PROJECT

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- **Industry Immersion Project/ Chandigarh University**  
**Topic** – Contribution of Adani and Tata Group in CSR Activities. *Feb 2024 – April 2024*
  - Conducted in-depth research and analysis on the Corporate Social Responsibility (CSR) initiatives of Adani and Tata Group.
  - Provided actionable insights into how CSR efforts align with business strategies and enhance corporate reputation.

## SKILLS - SET

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- **Technical Skills:** MS Excel, SPSS, Power Bi, MS Word
- **Interpersonal Skills:** Active Listening, Relationship Building, Problem Solving, Decision Making, Analytical Thinking, Effective Communication, Customer and Client Focus