

**ZARNUSH TINWALLA**  
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A-4, Neelam Garden  
Takli Road, Near Shankar Nagar,  
Nasik – 422 011

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## **OBJECTIVE**

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To play an active role in a challenging and stimulating environment which strives for the growth of the organization and which explores my potential and provides me with an opportunity to enhance my knowledge & skills

## **WORK EXPERIENCE**

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### **KOTAK MAHINDRA BANK** **Assistant Manager – Authorizer**

Oct 2019 – Mar 2020

#### **Operations Related:**

- Verification of daily transactions like RTGS, NEFT, DD, FD & Cash.
- Retail Forex Transactions like Inward & Outward remittances & loading and issuance of Forex Cards.
- KYC verification & updation of individuals & non-individuals.
- Providing customer service, handling walk-in clients, customer requests and complaints and cross-selling of products.
- Creating revenue through fresh client inflow and cross-selling through cold calls.
- Handling deliverables, welcome kits & undelivered cheque books & debit cards.
- Custodian of FRFC handling secure stationery (loose cheques, DD, Other bank cheque & DD, Instakit, Letterhead etc).
- Well versed with Siebel, Finacle & Mercury Fx

#### **Sales Related Productivity:**

- Sourcing leads for Savings & Current Accounts.
- CASA Mobilization (MAB and MEB) monthly basis
- Procuring Insurance, Health Insurance & General Insurance business
- Providing leads for Home Loan, Auto Loan, LAP & LAS.
- Sourcing of Demat Accounts, MF investments & SIP

### **INDUSIND BANK** **Officer - Remittances**

Mar 2018 – Oct 2019

#### **Operations Related:**

- Making of RTGS, NEFT, DD and other daily operations.
- Creating FD, processing accounts, issuing Credit Cards, Debit Cards, Cheque Books etc.
- Processing Trade Forex & Retail Forex Transactions.
- Providing customer service, handling walk-in clients, customer requests and complaints and cross-selling of products.

- Creating revenue through fresh client inflow and cross-selling through cold calls.
- Handling Cash and ATM offloading
- Well versed with Talisma, Finacle & Omniflow

Sales Related Productivity:

- Sourcing & opening of Savings & Current Accounts.
- CASA Mobilization (MAB and MEB) monthly basis
- Procuring Insurance, Health Insurance & General Insurance business
- Providing leads for Home Loan, Auto Loan, LAP & LAS.
- Sourcing of Demat Accounts, MF investments & SIP
- Cross-selling Forex Cards to walk-in & existing customers encouraging revenue from Retail Forex.
- Encouraging customers for Foreign Remittances to boost Retail Forex.

**RENCENT TECHNOLOGIES**

**Business Development Manager**

Dec 2017 – Mar 2018

- Handling Marketing & Sales.
- Designing Project Reports, analyzing and handling financials.
- Creating business contacts and generating leads through social media marketing and converting prospects into customers.

**ZARNUSH TINWALLA**

**Fashion Designer & Consultant**

Jun 2013 – Dec 2017

- Working as an independent fashion designer.
- Designed female garments for clients for marriage and other functions.
- Also dealing in retail of handbags, clothes, shoes, jewelry and other accessories.

**TRAINING**

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**PATIL HIRAN JAJOO & COMPANY**

**Articled Assistant**

May 2007 – Feb 2011

- Worked in fields of Direct & Indirect taxation for Companies, Partnerships & other forms of organizations having a turnover from Rs.100 million to Rs.500 million
- Conducted various audits including Statutory Audits, Tax Audits, Trust Audits & Internal Audits for Corporate & Non Corporate entities.
- Well versed with Book Keeping, Financial Accounting and Preparation of Final Accounts.

- Successfully completed 100 hours Information Technology Training (ITT) conducted by the Institute of Chartered Accountants of India

## **EDUCATION**

<b>Examination</b>	<b>University/Institute</b>	<b>Month &amp; Year</b>	<b>Percentage</b>
PGDBA	SCDL	2013-15	66.59
Fashion Design	INIFD	2012-13	71.43
Fashion Design	INIFD	2011-12	75.71
CA CPT	ICAI	May 2007	55.00
B. Com	Pune University	April 2010	63.17
Higher Secondary (12 <sup>th</sup> )	Maharashtra Board	March 2007	65.33
Senior Secondary (10 <sup>th</sup> )	Maharashtra Board	March 2005	68.53

## **EXTRA – CURRICULAR ACHIEVEMENTS**

2013 Worked as a Volunteer for the Signature Fashion Parties held at Taj Gateway, Nasik  
 2009 Won 3<sup>rd</sup> Prize in T-Shirt Painting Competition organized by B.Y.K. College of Commerce

## **INTERESTS**

- Trading in Stock Markets
- Painting and Sketching
- Singing
- Reading