

Nidhi Thard

Bangalore

9886045405

nidhi.thard@gmail.com

Work Experience

1. CitiFinancial retail services India Ltd, a part of Citigroup (Sales Relationship Manager)

Duration: April 2006 – August 2008

Joined as a Personal loans officer , in the business development channel consignment included from sourcing of clientele till the disbursement of loans .

The KPI's here include

- Recruiting and training the direct sales team.
- Making salaries within budget allotted to the channel based on the no of loans achieved.
- Motivating the Direct sales team with different incentive schemes for better sourcing of loans
- Primary underwriting the loan files and arranging for telephonic verification of the underwritten file.
- Arranging for the agency to conduct the verification.
- Conducting personal interviews with the clients for better understanding of their financial status and doing a budget analysis of the same.
- Offering customized products including insurance both with ULIP and term products from TATA AIG and BAXA.
- Offering balanced financial solution with debt consolidation to avoid over leveraging and offering HTPL where clients requirement is more than eligibility.
- Offering clients with mortgage and loan against property where personal loan cannot be offered.
- Co-coordinating with the central operations for the timely disbursement of the files.
- Following up the clients for the collections and coordinating with the collection team for the same.

Achievements

- ✓ Received best personal loans officer for year 2006 -2007
- ✓ Was awarded thrice best officer for Aug-06,Dec-06 and Jan -07 for having overachieved targets.
- ✓ Maintained branch delinquency lesser than 3%

2. Jupiter International Ltd (Branch In-charge)

Duration: July 2004 – April 2006

Joined as Branch incharge handling all the departments right from recruitment, Import of goods ,logistics, branch coordination ,finance and accounts , till service center.

The KPI's here include:

- Coordinating with the CHA for the timely customs clearance and delivery of material into the warehouse.
- Planing the organisational structure at the branch level and recruiting the required candidates in various departments.
- Conducting product awareness programs for both internal and external customers.
- Handling logistics right from procurement till deliveris for both inter-branch transfers and sales .
- MIS and reports for headoffice and branch level .
- Coordinating with the sales for the advertisments in various magzines as well planning for different incentive schemes and floating it in market.
- Handling the activites of service center for both the branch to client as well branch to head office and ensuring TAT for both .
- Arranging for the sanctioning of credit limit to the parties .
- At branch level monitoring the aging analysis of the parties and arranging for timely collection of payments .
- Reconciling the branch level accounts with bank on daily basis.

Achievements

- ✓ Was rewarded for reducing the time involved in the customes cleareance .
- ✓ Improved on materials planning and replenishing the stock as per requirement, and saving on the inventory cost as well on the material handling cost upto 20%.
- ✓ Successful implementation of process with regard to sales and service of new business takeover- distribution of Samsung pleomax peripherals and media in India.

3. CitiFinancial retail services India Ltd, a part of Citigroup (Customer relation manager)

Duration: February 2004 – June 2004

Was on probation period and did not get to handle any specific channel as duration was only for 4 months.

4. ICICI Prudential Life Insurance Co. Ltd (Financial Services Consultant)

Duration: June 2002 – February 2004

Joined ICICI Prudential in June 2002 as Financial Services Consultant for Bancassurance Channel, the current assignment includes Primary Underwriting and Business Development for Pensions and Life Insurance retail business of the ICICI Bank Channel.

The KPI's include:

- Primary Underwriting and Process compliance of Pensions and Life Insurance business of ICICI Bank Channel
- Conducting Corporate presentations for worksite business
- Controlling rejection rate and tracking issuances of Policy documents.
- Ensuring the TAT for medicals and non-medical cases
- Underwriting and Product Training for ICICI Bank Channel
- Report and MIS generation.
- Coordinating with sales and central operations for sales and post sales requirements.
- Managing the team of CSR's for Over the Counter Sales at ICICI Bank Branch
- Product Training of ICICI Bank Product Champs and Tele Callers

Achievements

- ✓ Awarded the Best FSC in the region twice.
- ✓ Controlled rejection rate under 2% and process deviation under 4.9%
- ✓ Conducted OTC product training for the ICICI Bank Channel now Yielding over 30 Lacs of Premium in Chennai.
- ✓ Have been awarded Gold for TAT in medical and non-medical cases.
- ✓ Awarded outstanding in my employee appraisal
- ✓ I have also earned appreciation on many fronts for excellent after sales service from existing clientele.

Educational Qualification

- MS in Information Technology and Management from Madurai Kamaraj University. - Distinction
- B. Sc in Microbiology from Madras University, Ethiraj College. - Distinction

Projects

- 1) **Project title:** Finding the market potential of ICICI BANK N CASH DEBIT CARDS
Duration- 3 months with **ICICI BANK, MADURAI**
- 2) **Project title:** Automation of Paper unit – purchase department
Duration- 1month with **INFO VALLEY CARRERS LTD, CHENNAI**

Personal Profile

Age :	34 years
Sex :	Female
Marital status :	Married
Language Known :	English, Hindi, & Tamil
Preferred location :	Bangalore