**NISHA NAIK**

H.No.234, Housing Board Colony, Last Bus Stop, New Vaddem, Vasco-Da-Gama, Goa–403 802

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**PERSONAL PROFILE**

Overall 8.9 years of domain experience in Finance and Insurance Industry, wherein currently working as **Customer Service Executive**. An effective communicator with strong Leadership, Relationship Management, Analytical and problem solving skills.

**EMPLOYMENT HISTORY**

***Customer Service Executive***

***March 2014 – Till Date (1 year 4 months), DCB Bank Limited, Vasco Branch***

* Responsible for Account Opening, CASA Acquisition Value, TD Growth etc.
* Manage daily operations, including Money gram / Western Union & Xpressmoney.
* Cross selling of different financial products like Life Insurance, Mutual Fund,etc.
* Process of NEFT / RTGS and funds Transfer
* Management of Gold Loan operations & disbursal for the same.
* Managing Portfolio customer for increase of base and cross sell various bank products.
* Responsible for Audit Management.
* Backup to Teller / Cashier

***Relationship Associate***

***June 2010 – Mar 2014(3 year 9 months), Max Life Insurance Company Limited,***

***(Banca – Axis Bank Limited)***

* Responsible for increasing the business figure, Portfolio Management, Client Acquisition,, Client profiling and analysis, Data Management, Servicing and over all wealth management solutions to the customers.
* Acquiring and managing business data through market research and liasoning
* Identifying and prospecting of relevant clients from the markets.
* Profiling the clients by using tools like PMS.
* Analyzing the client requirement by doing need gap analysis.
* Assessing the risk appetite of the clients and classifying them accordingly, with the help of profilers and other information gathered and analyzed.
* Giving the client need based product solutions and in the process aligning client requirements with business specifics.
* Design the Portfolio of the client after completing his profiling, need analysis and risk assessment.
* Giving the client product solutions by including Life Insurance.
* Managing, Monitoring, Reviewing, and strategizing and implementing changes in the client portfolio if required.
* Giving presentations and organizing events with the purpose of maximizing business and client interactions.

***Contract Executive***

***Jul 2008 – June 2010 (2 years), HDFC Bank Limited,***

***Chicalim Branch***

* Responsible for meeting sales target through FOS.
* Maintaining relationships with all constituents in the Bank Branch.
* Keeping accurate record of referrals received from all constitute in the Bank Branch.
* Adhere to agree TATs of first customer contact and follow ups from the date of the lead being registered.
* Approaching 5 new clients in the Bank Branch each day.
* Increasing bank customers awareness about Life Insurance solutions and achieve the targeted penetration on cross sell within the branch customer base.
* Diving effectively the Reward and Recognition programs launched for the bank staff.
* Training the bank staff regularly on concepts in Life Insurance and new product introductions.

***Accountant cum Administration***

***May 2007 – Jul 2008 (1 year 3 months), Industrial Trading Company,***

***Vasco (Business Partner Enterprise – Emerson Network India Pvt Ltd., Mumbai)***

* Administering proper coding and manage invoices and documents all processes and systems.
* Monitoring all accounts payable checks prepare invoices for all and prepare updates on all accounts.
* Maintaining files on all accounts receivable and update records as required.
* Manage monthly journals, update entries and maintain sub ledger for fixed assets.
* Perform research, reconcile all bank accounts and resolve all issues in processes.
* Preparing reports of payrolls on monthly and fortnightly basis.
* Preparing and documenting all taxes and its filing.
* Ensuring efficient Client services and providing support to administration staff.
* Maintaining all files and invoices and preparing records of minutes of meeting
* Preparing all financial data and reports.
* Evaluating all physical contracts and evaluate all agreements and invoices.
* Managing all petty cash and preparing cash flow reports.
* Coordinating with management and recommend improvement in quality of accounting and providing operational support.

**EDUCATION**

* Bachelor in Commerce, 2007 – Goa University

MES College of Arts and Science, Goa

**CERTIFICATIONS**

* NISM – (AMFI) Mutual Funds Distribution Certification
* IRDA – Life Insurance
* IRDA – General Insurance

**KEY ACCOMPLISHMENTS & ACHIEVEMENTS FROM WORK EXPERIENCE**

* Was Runner Up Team Member of Max Life Insurance Company Limited in the group
* Was also awarded “ Promising Insurance Executive” for LI Business with HDFC Standard Life Insurance Company Limited.
* The Job has made me more commercially aware and has acquainted me with the art of engaging with service clients, colleagues and senior management.
* It has further improved my interpersonal skills, as I always have to work with people and build new relationships.
* It taught me some of the practical skills required in a real working environment like communication skills, team working skills, ability to listen communicate, motivate and lead.

**SKILLS PROFILE**

***Communication Skills***

* Good verbal and written English communication skills developed through work experience.

***IT Skills***

* Well versed in the use of range of Software and Multimedia tools including Windows and Windows based programs like Word, Excel & power point.
* Tally

***Language Skills***

* Fluent speaker in English, Hindi and two more languages Marathi & Konkani

**INTERESTS**

* Enjoys traveling as it helps me to explore new places, meet new people and learn about different cultures.
* Keeps interest in listening to Music and Dancing

**PERSONALS DETAILS**

Date of Birth : 4th March 1986

Sex : Female

Marital Status : Married

Husbands Name : Dinesh Naik

CTC : 3,71,000/- pa