**JIGAR DIWAN**

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**PROFESSIONAL SUMMARY**

A result oriented professional with an extensive **career spanning of 6 years** with reputed banks in various functions like **Sales**, **Business Development**, and **Relationship Management**.

**Currently associated with KOTAK MAHINDRA BANK LTD. (Ring Road) SURAT as RELATIONSHIP OFFICER**

Significantly contributed to the organizational growth and success through strong knowledge and skills in **sales**

**EXPERIENCE CHRONOLOGY**

**April’ 2013 to Till Date with KOTAK MAHINDRA BANK LTD (Ring Road) SURAT as Relationship Officer (RO) --------Branch Banking**

**Job responsibilities:**

* **Achieve monthly sales targets of saving & current account.**
* **Achieve monthly sales targets of Assets (loans), fixed deposit, insurance, mutual fund**.
* Acquire new customers through reference, walk in & direct sell.
* Relationship Management for portfolio customers & provide service
* Deepening in existing account & new source Current & saving account month on month
* Increase casa average balances & source stable money for branch
* Ensure profitability of the portfolio upgrade maximum account in privy(priority) category
* Weekly discussion on portfolio value incremental with branch manager
* Weekly three joint call with branch manager regarding of assets, high value current & saving account.
* Manage **Branch Operations** like NEFT, RTGS, transfer, referral calling.
* Manage **Branch Operations** like lobby management, walk in client services
* Daily sales call & meeting updated in system (Siebel)
* Back up relationship officer of teller counter & teller person
* Strictly follow service parameters & quality parameters of branch

**Achievements:**

* **April-2013 to till date new source casa account average is 50lakh**
* Win go casa contest in jun-2013 login10 saving account in week
* Win trinity contest in july-2013 login 5 trinity account with stock margin.
* **Increase portfolio size through deepening in existing account**
* Month of December-2013 achieve insurance target with highest revenue in branch
* **Month of March 2014 total insurance revenue 90000**/-
* Month on month achieve casa target & earn incentive

**Products sales:**

* **Accounts** : Savings accounts, Current account, trading account, DEMAT account, NRE & NRO account.
* **Investments** : Mutual funds, Life insurance.
* **Deposits** : fix deposits, Recurring deposit.
* **Card** : Debit card, Credit card
* **Assets** : [business loan (0.D) (C.C) (LAP)], unsecured loan, Personal loan, Home Loan, Car Loan

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**Jun’ 08- March’13 with HDFC BANK LTD (Parle Point) SURAT as Contract Executive -HDFC SECURITIES**

**Job responsibilities:**

* **To achieve the monthly sales targets with the right products mix**.
* **To achieve the quarterly targets of insurance product**
* **Daily tasks: new prospects, appointments, product dispatch**
* Applications are processed as per the guidelines
* All the documentation account opening formalities are completed by the customer in presence
* **Strict adherence to know your customer KYC norms in all applications sourced**
* Explain to the customer the various benefits of the products being distributed
* Maintain a daily register to capture the forms sent to CPU with other required details for account set up
* Handled all accounts related work & services

**Achievements:**

* **Attained 170 to 190 Points Every month**
* Won the 90% contest of HDFC securities
* Log in Insurance of 530000 in December 2009
* Log in HDFC Ltd. fixed deposit of 4500000 in October 2010
* Won bull run contest (July 2011) highest form login in Parle point branch
* **February 2012 won D.I.Y.SIP contest in south Gujarat team with first number**
* **June 2012 won insurance contest in south Gujarat team with first qualifier**
* Won bull run contest (October 2012) highest form login in Parle point branch
* **Last 3 years continues earning incentive and growing in base salary**

**Products sales:**

* **Accounts** :Savings account, Current account, Trading account, Demat account, NRE & NRO account,

Pis account.

* **Investments** : Mutual funds, D.I.Y Sip, Life insurance, Infrastructure bond
* **Deposit :** Corporate fix deposits

**May’ 07 – May’ 08 with Uniserve Solution (service provider HDFC BANK LTD) SURAT as Executive -OPERATION**

**Job responsibilities:**

* Audit the loan files with documents agreement and cheque as per kyc
* Find out the query in file and update query in hdfc bank loan system also query give to sales department
* Finally audit the file and disburse file in hdfc bank loan system
* work with operation 6-member team
* month to month record require to disburse file
* Speed process require when volume high or slow

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**ACADEMIC CREDENTIALS**

* Pursuing **PGDBA** (post graduate diploma in business administration) in **Marketing Management** in Symbiosis

University.

* B. Com **(bachelor of commerce)** from South Gujarat University, in 2007 banking with 49.47%marks.
* 12thfrom (**GHSEB**) Gujarat higher secondary education board in July 2004. With 51.16% marks.
* 10th from (**GSEB**) Gujarat secondary education board in May 2001 with 64.29% marks.

**Other Credentials:**

* **IRDA** (insurance regulatory and development authority) Certified for **Life Insurance**.
* **AMFI** (association of mutual fund in India) certified for **Mutual Fund**

**SKILLS & ABILITIES**

* An effective **communicator** with excellent **interpersonal** and **influential** skill
* **Team player :** Resourceful team player who excels at building trusting relationships with customers and colleagues
* **Dedication :** Productive worker with solid work ethic who exerts optimal effort in successfully completing tasks
* **Self-confidence:** Confident, hard working who is committed to achieving excellence
* **Self-motivated:** Highly motivated self-starter who take initiative with minimal supervision.

**PERSONAL INFORMATION**

Address : 704 Sky view tower Anand Mahal road Adajan Surat - 395009

Date of Birth : 24th Sept’ 1985

Languages Known : English, Gujarati and Hindi

Interested : Reading, Travelling, Swimming, Walking

Marital status : Single

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