**B-2C, 14B,**

**JANAK PURI.**

**NEW DELHI – 58**

**Mobile: +919891400697 / +919899061665**

**E-mail:** [**sapna.dreamz07@gmail.com**](mailto:sapna.dreamz07@gmail.com)

**SAPNA NIRMAL**

## Career Objective

I see myself as a learning group member of a professional firm contributing towards the company's growth. I believe my keenness to learn and dedication will present a valuable contribution towards the company's growth and my addition to the team will be a cheerful addition to the workplace.

## Professional Achievement

* ***Quarterly Performance Award***
* ***Quality Star Award***
* ***Best Incentive Achiever:***

***-Overall Best Disbursal: 5 Cr***

* ***Pan India Quality Award***
* ***Contest Winner:***

***-Personal Loan***

***-Car Loan***

***-Credit Cards***

***-Loan against Property***

## Professional Experience:

## Employer Indusind Bank

## Duration Sep 2013 to till date.

## Designation Client Account Executive.

**Job Responsibilities:**

**Current Function: Client Account Executive in Indusind Bank**

* Maintaining relationship with high profile Pan India customers.
* Huge experience in home loan and loan against property.
* Taking feedback from customers on timely basis related to bank services.
* Resolving all the Query of the Customer.
* Disbursed maximum no of case in Hl & Lap
* Minimum ticket size of hl & Lap 50 lakh.
* Providing First time resolution to the Customer.
* Handling customer concerns.
* Do cross sell on Personal Loan, Home Loan, Loan against Property, Credit Cards, Credit Card Platinum Assistance, Super Saver Packs, Health Insurance & Life Insurance.

## Employer ADFC (Sister Concern of HDFC)

## Duration May 2007 to Sep 2013.

## Designation Senior Phone Banker.

**Job Responsibilities:**

* Resolving customer’s issues related to Loans and ensures to provide first time resolution.

Queries – outstanding amount, EMI details, Loan closure, Settlement details of avail new loan, ECS swapping procedure, Logging loan file details etc.

* Handling escalation/ complaints of loans.

Complaints – NOC, payment schedule, SOA, Agreement copy, RC not received, Loan amount, Vehicle not received, miscommunication by sales agents or collection agents (ROI, EMI tenure, EMI amount, Processing fees), Loan logging files status not received, Short payment received etc.

* Checking and verifying blocked card, Blocking of lost & damaged card,
* Up selling of loan (HL, LAP, AL, PL, EL, CVL & BL) and credit card products.
* Cross selling of non-assets products: Life Insurance & Health Insurance.
* Send daily MIS of total lead generation count of assets & non assets products to team leader.
* Mentoring new agents (call barging, new product information and share feedback with new agents for improvement. Give training & motivate them to enhance their sells skills )

## Employer Bharti Teletech Ltd.

## Designation Customer Care Executive

## Duration Feb 2006 to May 2007

**Job Responsibilities:**

* Resolving all the Query of the Customer.
* Providing First time resolution to the Customer.
* Handling customer concerns.
* Providing the best service of our kind.
* Assisting TL in call quality monitoring through call barging; to bring into notice of TL about the areas where team can improve.
* Assisting TL in his daily product briefing, taking product briefing in absence of TL, clearing agents doubt regarding product.

## Educational Qualifications:

2010 - 2012 **MBA** (Finance)

Sikkim Manipal University

1998 – 2001 **Bachelor of Commerce**

Bharati College Affiliated to Delhi University (New Delhi)

1998 **Higher** **Secondary School Certificate**

CBSE. Board

1996 **High School Certificate**

CBSE Board

## Computer skills:

MS Office : Basic Excel and MS Word

FINWARE : Preapproved loan offer

DCM : Debit Card Management System

CRM : Customer Relationship Management

RPS : Refund Processing System

Other applications : Talisma, Finnacle, Fincore, Lotus Note, Host, CBSI, LOS and Finnone

## Personal Details

Languages Known : English, Hindi & Punjabi.

Marital Status : Married

Permanent Add : B-2C, 14B, JANAK PURI, NEW DELHI - 58

Phone no : 91-9891400697, 91-9899061665

Nationality : Indian.

***I hereby declare that all the particulars furnished above are to the best of my Knowledge true and correct.***

**Sapna Nirmal** Place: New Delhi