CURRICULUM VITAE

**BHARAT LAL**

***CURRENT ADD.***-

**1670/3Rajiv Nagar Gurgaon 122001 Mob. No.:** +91-8588854258/

**EMAIL ID :** [**yadav.bharat213@gmail.com**](mailto:yadav.bharat213@gmail.com)

**OBJECTIVE** **:**

Look forward to facing new challenges and crossing new milestones .Roles, which will enable me to expertise in every field, give the best to the organization.

**WORK EXPERIENCE**

**Working with Indusind Bank Ltd as a Relationship officer Since 23 dec 2013**

* Opportunities through various routes to market
* Responsible for the portfolio health of base customers (Servicing existing customer of the bank) monitoring the portfolio in terms Keeping up to date with products and competitors
* Responsible for complaints handling & scrutinizing documents.
* Handling various customers such as High Net Worth customer, corporate as well as retail individuals for investments. Overseeing the portfolio & managing investments of customers.
* Maximizing revenue and penetration through cross selling other products that the bank offers like FD's, Insurance, Direct banking channels, Credit / Debit Cards, etc.
* Generating lead of other banking products like CC/OD, LAP, LAS, Loans & providing it concerned department.
* Maintaining and increasing sales of your company's products
* Reaching the targets and goals set for your area
* Establishing, maintaining and expanding your customer base
* Servicing the needs of your existing customers of maintenance of AQB, activation, transactions activity in the account, Profitability & Banding of customers and depletion
* Increasing business
* Work on finacle and Tracking of Customer Welcome Kit.
* Health Insurance of Religare.

**I have work experience with H D FC Bank as a senior sales executive since June 2011 to April 2012. (on the pay roll of hbl global pvtltd)**

* Responsible for supper premium credit cards.
* Maintaining and increasing sales of your company's products
* Reaching the targets and goals set for your area

**I have work experience with AXIS BANK as a BDE since May 2012 to December 2013**.

* Achieve the CASA target
* Maintaining and increasing sales of your company's products
* Reaching the targets and goals set for your area
* Establishing, maintaining and expanding your customer base
* Servicing the needs of your existing customers of maintenance of AQB, activation, transactions activity in the account, Profitability & Banding of customers and depletion
* Increasing business
* Health Insurance.
* Generating lead of other banking products like CC/OD, LAP, LAS, Loans & providing it concerned department.

**EDUCATIONAL QUALIFICATION :**

* MBA from singhaniya university Rajasthan in- 2011
* B.com from V B S purvanchal university jaunpur- 2007
* Inter from U.P Board -2003
* High school from U.P. Board -2001

**SKILLS & ACCOMPLISHMENT** **:**

* Communicate effectively.
* Team building and leadership qualities.
* Interpersonal and conflict management skills.

**PERSONAL DETAILS** **:**

Father’s Name    **:**        Mr. Mul Chandra

Date of Birth  **:**       07th April 1986

Gender    **:**       Male

Marital Status  **:**      Single

Nationality   **:**       Indian

Language Known **:**       Hindi, English

Religion   **:**     Hindu

Hobbies   **:**    Reading Books, making new friends

Strength **:**  Smart working and self motivation

**Place :**                                                                 **BHARAT LAL**