Lucky Singh

**Mobile: 8898698790 E-Mail: luckysingh8898@gmail.com**

**Retail Banking / Team Management /Portfolio Management / Client Relationship**

*Proficient in running successful method-oriented Retail Banking Branch Sales and*

*taking initiatives for business excellence through process improvement along with excellent customer service*

**PROFILE SNAPSHOT**

* A result-oriented professional offering 9+ years of a successful career with diverse roles distinguished by commended performance in managing the Branch Sales/Portfolio Management, Team Leading Sales & cross-sales and customer relationship
* Excellent in setting & achieving branch sales targets in Liabilities Products, Third Party Products like Mutual Funds, Insurance and in Assets Products like Term Loans, CC/OD Limits, Working Capital Loans, Forex etc.
* Skilled in managing Savings/ Current accounts & Acquisitions, Deepening of existing accounts through cross-selling of products
* Holds the credit of success in managing business relationships with large national and international financial institutions to increase the customer base by offering various corporate banking products, solutions & services
* An enterprising leader with skills in leading personnel towards accomplishment of common goals

**CORE COMPETENCIES**

***Client Relationship Management Sales & Business Development Portfolio Management***

***Team Management MIS/Reporting***

**ORGANISATIONAL EXPERIENCE**

**YES BANK LTD- Senior Affluent Relationship Manager Sept 2021 to till date**

* **Relationship Management :**
  + Managing the banking and investments relationship and responsible for overall growth of Liabilities & Investment business from branch/retail customers
  + Develop, manage, and expand customer relationships by providing service level which exceeds client expectations of most important customer segment
  + Identify current and potential relationship with additional revenue potential and grow business\volumes for larger share of customer wallet
* **Generating Incremental Business :**
  + Sales targets spread across liabilities, retail assets, business banking, forex, cards, investments etc
  + Proactively sell the full range of consumer and commercial product to current and potential Relationships
  + Increase CASA balance in allocated portfolio either through Deepening or Acquisition
  + Driving higher product and channel penetration to deepen mapped relationships and to increase customer relationship value with the bank
* **Customer Engagement :**
  + Ensuring portfolio quality by regularly engaging with each mapped relationship and maintaining the desired relationship values
  + Face to the client and First person Responsible for service and sales satisfaction of mapped clients
* **Investments :**
  + To analyze financial needs of the customers and offer appropriate product with utmost transparency
  + Driving revenue business to generate fee income through products like mutual funds, investments and insurance
* **Audit & Compliance :**
  + Adherence to the Bank’s policy on acquisition/BSA/KYC etc as well as compliance requirements of regulatory authorities (RBI/SEBI/AMFI/IRDA, etc)

**HDFC BANK LTD Preferred Relationship Manager (Retail Branch Banking) May 2018 to Sept 2021**

* **Relationship Management :**
* Managing the banking and investments relationship of portfolio size 140 cr and responsible for overall growth of Liabilities & Investment business from HNI segment.
* Develop, manage and expand customer relationships by providing service level which exceeds client

expectations of most important customer segment.

* Identify current and potential relationship with additional revenue potential and grow business
* **Generating Incremental Business :**
* Sales targets spread across liabilities, retail assets, business banking, forex, cards, investments etc.
* Proactively sell the full range of consumer and commercial product to current and potential HNI Relationships
* Increase CASA balance in allocated portfolio either through Deepening or Acquisition
* Driving higher product and channel penetration to deepen mapped relationships and to increase wallet share with Bank.
* **Customer Engagement :**
* Ensuring portfolio quality by regularly engaging with each mapped relationship and maintaining the desired relationship values.
* Face to the client and First person Responsible for service and sales satisfaction of mapped clients.
* Organized Micro Marketing Activities for Quality Customer Engagement and Acquisition.
* **Investment Advisory :**
* Financial Planning and Investment Advisory to HNI clients.
* Driving revenue business to generate fee income through products like mutual funds, investments and insurance

**Relationship Officer, Jan 2017 to May 2018**

**Kotak Bank**

**JOB RESPONSIBILITY**

* Handling of HNI Portfolio of more than 220 Customers and a portfolio of 46 Cr
* Maintain knowledge on banking products and distribution to provide optimal service support.
* Coordinated with teams and assisted clients in providing optimal financial advice on various Banking Products.
* Monitored client requirements, identified prospective opportunities and assisted in increasing revenue.
* Analyzed financial products and recommended appropriate products to clients.
* Developed and maintained bank revenue goals.
* Designed strategies to retain present businesses and for acquiring prospective clients Attending walk-in Customers & also handling their all banking queries.
* Also Cross Sell Various Products of the Bank for e.g. Asset and Insurance to Customers.
* Generating leads for Investments in Insurance & Mutual Funds, LAP And Business Loans to the HNI customer mapped from portfolio
* Deepen the relationship by Cross selling existing bank products to customers.
* Informs customers of new products or product enhancements to further expand the banking relationship.
* Plans and conducts special sales initiatives and events for prospective and existing clients.
* Maintains complete relationship record for assigned customer accounts.
* Tracks customer complaints/queries and turnaround times for customer satisfaction.
* Ensuring the smooth running of basic banking transactions
* Building relationships with high net worth individuals
* Answering any financial and banking queries
* Providing advice on investments
* Marketing new financial products or services

**Classic Personal Banker, Apr 2012 to Jan 2017**

**HDFC BANK (ADFC)**

* Conducts Financial Needs Analysis and recommends appropriate products to meet client needs.
* Delivers informational sales presentations to potential clients and assists throughout completion of application process while strengthening client relationship.
* Educates and sells clients products including Life & General insurance, long term care, Loans (Secured &Unsecured), Mutual Funds.
* Carried out business development calls and cultivated a positive working relationship with internal partners in retail banking, cash management, brokerage, and merchant services to successfully meet clients’ specifications
* Promoted bank products to various customers using a consultative approach, which generated new business and established a loyal customer base
* Significantly contributed in generating key branch revenue through consistent demonstration of various investment and insurance products to the branch’s financial adviser
* Provided professional assistance to potential and existing customers in maintaining good relationships for future prospects
* Accomplish necessary research in obtaining a better understanding of key challenges and in Formulating feasible solutions

**Personal Dossier**

Date of Birth : 24 March 1991

Address : 25/5 The Great Indira Nagar Marol Pipeline Andheri East Mumbai

Marital Status : Single

Nationality : Indian

Languages Known : English, Hindi & Marathi

Hobbies : To communicate with people

**CERTIFICATIONS**

* IRDA
* AMFI

**ACADEMIC DETAILS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Education Qualification:** | | | | | |
| **Course** | **Institute/College/School, Location** | | **University/Board** | **Percentage** | **Year of Passing** |
| B.com | | P.G. College Ghazipur | UP Board | **73.57** | **2011** |
| HSC | Purvanchal High School | | UP Board | **69.67** | **2008** |
| SSC | Purvanchal high School | | UP Board | **71.38** | **2006** |