

SMITA GAWADE

Relationship Manager

Specialist in Client Acquisition & Target achievement

An approachable, motivated and confident Sales Executive with the ability to excel sales targets expert knowledge of the selling process with 5 year varied target experience. possess strong social skills that enable me to be a strong relationship builder with clients, colleagues and third-party stakeholders.



✉ smitasalve213@gmail.com

☎ +918793575381

📍 Born in Ambarnath, Thane on 21st Nov 1989

EDUCATION

BACHELOR OF ARTS

Yashvantrao Chavan Open Uni., Mumbai-6/2015

DIPLOMA IN EDUCATION

National college of D.ed & B.ed, Mumbai 05/2010

SECONDARY EDUCATION

M. G. College of Science Arts & Commerce., Mumbai-2007

CORE SKILLS

Sales & Marketing



Target Achievement



Contract & Lead Generation



Business & Communication Skills



Market Intelligence



Business Strategy



Performance Marketing



Social Media Marketing



WORK EXPERIENCE

KOTAK MAHINDRA Bank

Oct 2023—Till Date

Elit Relationship Manager

- Making quality communication and customer servicing within laid down productivity and service benchmarks.
- Ensuring customer delight and consistent service experience, including timely resolution of customer queries/issues.
- Completing the logs specified by the process (End-of-day target).
- Worked on Mutual Funds, Life Insurance, SIP's, General Insurance & In total 10 Different Products
- Provide personalized financial advice and banking solutions.
- Handling 500+ customer with portfolio 175 + CR.
- Responsible for handling the day-to-day functions at the organization, servicing customers, handling queries, complaints and requirements of customers.
- Topped the Charts for the greatest Number of Demat Accounts Opened & Credit Cards Sold

- over my periodthere
- Achieving Monthly and Quarterly Sales Target
- Providing call for investment.
- Handling customer Queries and resolve their problems

RBLBank

Jan 2021—Sept 2023

Senior Relationship Manager

- Worked with over 300+ HNI Clients with a Portfolio of over & above 150+ cr.
- Generate and follow up on leads, schedule appointments, identify client needs, and marketappropriate products.
- Drives current account acquisition, domestic and cross-border trade, Remittances, Payment &Collection, Working Capital & term facilities
- Scope opportunity in the portfolio to refer leads to business banking, LAP / HL, LAS etc
- Acquire quality importer / exporter with regular Trade / FX transaction.
- Worked on Mutual Funds, Life Insurance, SIP's, General Insurance & In total 10 Different Products
- Ensuring portfolio quality by regularly engaging with each mapped relationship and maintaining thedesired relationship values.
- Responsible for handling the day-to-day functions at the organization, servicing customers, handlingqueries, complaints and requirements of customers.
- Topped the Charts for the greatest Number of Demat Accounts Opened & Credit Cards Sold over my periodthere.
- Handling customer Queries and resolve their problems.
- Maintaining relationship pricing across all the Banking products
- Experienced Loan Officer with a proven track record of exceeding sales targets and delivering exceptional customer service. Skilled in analyzing financial data, identifying opportunities for growth, and building strong relationships with clients. Adept at navigating complex loan products and regulations to provide tailored solutions that meet clients' unique needs.
- Experience in the mortgage industry, specializing in FHA and VA loans. Proficient in underwriting guidelines and regulations, with a keen eye for detail and accuracy. Demonstrated success in building a strong referral network and maintaining a high level of client satisfaction.
- Background in commercial lending and a talent for identifying and mitigating risk. Skilled in financial analysis, credit underwriting, and structuring complex deals. Proven ability to develop and maintain relationships with key stakeholders, resulting in a 25% increase in loan portfolio size.

DCB Bank

Sep 2018—Dec 2020

Relationship Manager

- Build and nurture strong relationships with corporate clients/customers.
- Understand clients' financial goals, needs, and risk appetite.
- Provide personalized financial advice and banking solutions.
- Identify cross-selling opportunities and promote bank's products/services
- Selling of Life Insurance, Health Insurance personal loan, Home Loan, Demat & Trading Account

- Generation of new leads, Revenue and Business opportunities through various activities.
- Preparing and Marketing Plans and Budgets, Managing the promotion of the products.
- Generating business from leads, marketing activities, and existing customers & references.
- Personally, interacting with the customers to generate More Business.
- Looking after the entire sales as well as operational process for delivering good services to the customers, motivating the team to achieve sales target.
- Achieving Target Month on Month Basis

Answer Financial Services-DSA (Loans & Insurance)

July 2016 Aug 2018

Designation-Relationship Officer

COMPUTER SKILLS

MS-CIT applications (Word, Excel, Office, PowerPoint, Outlook, Access) –
English Typing (30-40)

DECLARATION

I hereby declare that the above-mentioned details are true for the best of my knowledge.

SMITA SALVE