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| **Contact No: 7798786928-8459130492**  **Email: neelo2008@gmail.com**  **Neelofer Shaikh** | |
| ***Career***  ***Goal*** | Highly reliable and focused Personal Banker with an exceptional client service record and extraordinary depth of loan and credit knowledge. Able to explain complex financial management concepts to a wide variety of professional and non-professional audiences. Adept at working independently or as part of a professional banking team |

***Skills***

* Extensive experience in banking and retail customer service provision
* Strong familiarity with a variety of retail banking credit options
* High proficiency in a variety of cash handling processes
* Exceptional abilities in loan origination and processing
* Sound skills in assisting loan and credit department growth
* Superior incoming and outgoing wire processing abilities
* Outstanding written and oral communication skills

***Professional Experience***

*Company Name: EQUITAS SMALL FIANACE BANK LTD, DHULE*

*Designation :* Sales Officer - Retail Mortgages

*Duration : 13/sept/2023 to 01/June/2023*

*Handle : HOME LOAN AND LAP*

**Moral Responsibility**:

* Sourcing of LAP & Housing finance through connecters & self-sourcing.
* Empanelment of New connecters to source business in HF & LAP
* Process of LAP & Micro Housing loan by accessing their income through personal discussion & field Visit & documentation.
* Track and Ensure Repayments of the Loan disbursed
* An Individual player with high performance and be a team player
* To Build and Nurture team & enable them to achieve high performance as per the branch capacity & budget.
* Lead generation & conversion for existing customers who require LAP/housing finance.
* Ensure consistent delivery of Equitas products and services and prompt repayment in an efficient and cost-effective manner
* Sourcing & Completion of Loan document application form and follow-up to be don till disbursement stage.

*Company Name: ICICI BANK LTD, NASHIK*

*Designation : RELATIONSHIP MANAGER-*

*Duration : OCT-2022 TO MAY-2023*

*Handle : PL/BIL/CREDIT CARDS*

**Moral Responsibility**:

* Drive Credit Cards (CC) and Personal Loans (PL) (Secured and Unsecured) business through ICICI Bank branches
* Create and drive alternate channels for Sales along with the regular channels
* Open up avenues for business through corporate channel
* Mentor and guide the sales team to meet the organization requirements
* Analyze business trends and sales figures to formulate new strategies
* Initiate innovative promotional schemes to enhance visibility of CC & PL in bank branches
* Recommend modifications to current product and processes
* Coordinate with product teams, credit & operations teams to ensure a smooth flow of the business

**Deliverables:**

* Recruit, train and motivate channel sales team
* Achieve sales targets
* Guide channel sales team and introduce clients to them
* Maintain knowledge on all bank products and services and assist to resolve customer queries
* Develop new relationships with customers to increase revenue and accounts

*Company Name : Kotak Mahindra Bank Ltd, Dhule*

*Designation : Asst.Manager(CASA)*

*Duration : Dec-2020-to April -2022*

*Handle : CASA-All product Handle*

*Moral Responsibility:*

* + Involved in sales activities of banking products like accounts., Life Insurance-Car Insurance
  + Headhunting, Sales meetings with customers
  + Forecasting and target fulfilment
  + Branch Operation activities, mailing, drafts.
  + Customer support and products marketing
  + Heavily involved in financial analysis, market research, banking trends and customers desire in selecting banking products and services.
  + Have been gone through all channels of sales activities

*Company Name : SBI CARDS- Qess crop Ltd,Dhule*

*Designation : Relationship officers(sales)*

*Duration : March2020 toAug-2020*

*Handle : Credit cards sales -Open Market*

*Company Name : - AXIS Bank Ltd, Roll on Axis Securities Ltd*

*Designation : -Relationship Officer (Sales)*

*Duration : -JUNE-2016 to-2017*

*Products Handled: - DMAT a/c for Corporate Salary*

**Moral Responsibility**:

* + Involved in sales activities of banking products like, DMAT accounts
  + Headhunting, Sales meetings with customers
  + Forecasting and target fulfilment, forms filling & scanning for the demat a/c
  + Branch Operation activities, mailing drafts
  + Customer support and products marketing
  + Filing, scanning, as well as typing specific documentation
  + Responsible for coordinating incoming and outgoing mail
  + Responsible for answering and routing calls

*Company Name : - SBI CREDIT CARDS (INNVO GLOBAL SERVICE), Nashik*

*Designation : Branch RELATIONSHIP OFFICRES-credit cards-*

*Duration : OCT-2015 To May -2016*

**Moral Responsibility**:

* Acquiring credit card business from in-house and open market clients from various modes available
* This will involve pitching credit cards to Internal Bank customers of resp Branch catchment or through Open market visitation, corporate visits, Tele Sales, etc.
* Lead generation of customers and closure by tele-calling, e-mailing and direct mailing, and tapping walk-ins wherever possible
* Checking eligibility, and explaining features and pricing, are required for getting the application picked physically or through digital mode
* Tracking business picked for timely submission and processing
* Application to be complete in line with the policy guidelines and once completed the picked from the client to be submitted to the Processing unit daily.
* In the case of FTNR, timely intervention to cure the same is required.
* Ensuring activation of the Credit cards sold
* Ensuring the right card is sold to the right client, with a proper explanation of features & offers at the time of sale will ensure card activation as per product requirement within 3 months of card issuance
* Taking over newly acquired clients and connecting with them to explain spending offers available to them for increasing card usage and other X-sell sales.

*Company Name : Vodafone Store-Vikvins consultants Pvt ltd, Nashik*

*Designation : Front Desk Executive*

*Duration : 20-Aug-2013 to 30-Sept-2014*

*Products Handled : Prepaid, Post Paid sales & Services operation*

**Job Profile:**

**Moral Responsibility**:

* + Monitoring daily sales and taking daily reporting and DSR.
  + Handling Walk-in Customer Queries and resolve the customer issues.
  + Making the sales through tele calling
  + Login New prepaid, Dect to react process, Post to Pre (Migration), New MNP Process.
  + Forms filling the Prepaid & Dispatched the Soft age executive
  + Post-paid & Prepaid Sim Replacement
  + Handling Operation work
  + Prepare general correspondence and customer assessments as needed
  + Filing, scanning, as well as typing specific documentation
  + Responsible for coordinating incoming and outgoing mail
  + Responsible for answering and routing calls

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## Areas of Expertise

* Customer service and client relationships
* Banking databases, software, and programs
* Staff management, development, and supervision
* Revenue generation
* Disbursement process
* Procedure development for increasing productivity
* Advocating sales and promotions
* Time Management

***Educational qualifications:***

* Post Gradation in Human Resources 2010
* B.A from Pune University in the year 2007
* HSC from Nashik Board in 2004
* SSC from Nashik board in 2002

***Computer/IT Background***

* MS-office
* Internet Applications
* CRM
* OAP NEXT-CREDIT CARD
* RLOS-PL
* LOS
* RTS

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***Personal Details:***

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| **Address** | Navi Mumbai, Ghansoli |
| **Contact No.** | 7798786928-8459130492 |
| **Marital Status** | MARRIED |
| **Birth Date** | 14-JULY-1986 |
| **Languages Known** | English, Hindi, Marathi, Urdu |
| **Nationality- Religion** | Indian – Muslim |

**I hereby declare that the information furnished above is true to the best of my knowledge.**

## Yours faithfully NeeloferShaikh