**Nikheel Bharat**

Nikheel

[Nikheel.365096@2freemail.com](mailto:Nikheel.365096@2freemail.com)

**S U M M A R Y**

**W O R K**

**E X P E R I E N C E**

Client-focused relationship manager, dedicated to exceeding client expectations, maintaining strong, fruitful working relationships with customers to gain their trust and respect. and looking forward to be a part of an organization where I can contribute my skills, enhance my knowledge and nature.

**RELATIONSHIP OFFICER (DIRECT SALES)**

**INNOVATION GROUP,DUBAI , UAE**

**(DIRECT MARKETING CHANNEL PARTNER FOR EMIRATES NBD BANK)**

**20-Feb-2017 TO Till Date**

* Credit Card Sales through direct marketing in market by :
  + Learned consultative selling skills to identify opportunities, overcome objections and close sales.
  + Generated interest from customers by conveying key product benefits.
  + Achieved and fostered strong working relationships with new client partners.
* Personal Loan, Car Loan, Priority Account sales also.
* Home Loan Sales.

**W O R K**

**E X P E R I E N C E**

**ASSISTANT MANAGER (AS NRI RELATIONSHIP MANAGER)**



**AXIS BANK LTD., NASHIK, INDIA 18-SEP-2015 TO 17-OCT-2016**

* Helped the bank to acquire more accounts from NRIs.
* Helped to promote customer loyalty to bank products and services.
* Organized presentations to clubs and organizations on NRI.
* Maximizing the inward & outward remittance deals by continuous interaction with NRI Clients & Import-Export Houses.
* Need based customer visit for resolving the client queries related to banking.
* Generating the leads for revenue of **IPG by Mutual Funds,** **Insurance, Private Equity & CROSS SELL by credit card, loans** .
* Educating the customers regarding Cut off times and following the required procedures and guidelines.
* Increasing the CASA Balances by providing the customers a one-stop window for all his/her banking requirements.
* Retail Banking Operations for NRIs.
* Effectively resolved all issues handling investors / clients concerns and complaints.
* Most important to open savings account and different product according to customer needs which in turn increase the bank SA funding and customer base and revenue .



**E D U C A T I O N ,**

**T R A I N I N G A N D**

**C E R T I F I C A T I O N S**

**POST GRADUATION DIPLOMA IN BANKING & SERVICES**

MANIPAL UNIVERSITY, BANGALORE (Aug 2014 – Sep 2015) SCORED CGPA OF 7.33 ( 73 %).

**BACHELOR OF ENGINEERING**

NAGPUR UNIVERSITY (2009-2013)

**HIGHER SENIOR SCHOOL CERTIFICATION EXAMINATION (12TH)**

CBSE BOARD (2006-2007)

**SECONDARY SCHOOL CERTIFICATION EXAMINATION (10TH)**

CBSE BOARD (2004-2005)

**EDUCATION,**

**TRAINING AND**

**CERTIFICATIONS**

**SKILLS**

**A W A R D S**

**E-SOURCE TRAINING ACADEMY**



TRAINING IN WEB DEVELOPMENT.

**NATIONAL INSTITUTE OF SERCURITIES MARKET**

NISM – DIPOSITORAY PARTICIPANTS.

NISM – MUTUAL FUNDS.

**GENERAL SKILLS**

* Commercial awareness & Communication.
* Negotiation and persuasion.
* Perseverance and motivation.

**FINANCIAL SKILLS**

* Product awareness.
* Market update (mutual funds & shares).
* Operational Work of bank.

**TECHNICAL SKILLS**

* Proficient with Finacle 10 in “Core Banking”,CRM Applications,

Saksham and MS Office Tool.

* **Best Innovator certificate in Axis bank young banker program at Manipal global education in Bangalore.**
* Secure 2nd postion in Robot Race in “TECH-SHINDIG 1.0” At

PIGCE.

* Secure 3nd postion in Robot Maze in “TECH-SHINDIG 2.0” At

PIGCE.

* Cetificate of merit from “AUSTRALIAN NATIONAL CHEMISTRY QUIZ”

at Kendriya Vidalaya Vayusena Nagar, Nagpur, IN

* Regional Level Certificate in “JAWAHARLAL NEHRU SCIENCE

EXAMINATION at INDORE.

**P E R S O N A L**

**D E T A I L S**

**D D E C L A R A T I O N**

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