

VIKAS

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OBJECTIVE

Having more than **06** years' experience in banking & financial service. Hands on experience in sales and marketing of banking & financial products, with diverse knowledge of banking related services and products. Looking for a responsible position as a sale in an organization that offers professional growth and development.

PROFESSIONAL WORK EXPERIENCE

Organization : Bajaj Finance Limited, India,
Designation : Collection Officer
Tenure : June 2020 – Present



Responsibilities:

- Recovering money from people who have taken out loans.
- Working with Credit Controllers to contact debtors to pursue payment.
- Making outbound collection calls to debtors.
- Reducing the outstanding debt owed to a company.
- Responding to telephone inquiries using standard scripts and procedures.
- Working with debtors to work out payments.
- Following up clients on previous payment arrangements.
- Maintaining accurate, up-to-date customer account information.
- Daily banking and processing received cheques and cash.
- Negotiating settlements with clients.
- Maintaining appropriate and comprehensive records of all customer discussions.
- Reporting daily progress against targets to the Team Leader.

Organization : Standard Chartered, UAE,
Designation : Sales Officer
Tenure : Oct 2019 – June 2020



Responsibilities:

- Created and processed new accounts for credit card.
- Ensured to fulfill all requests made for credit card.
- Reviewed important reports prepared on every day, weekly and monthly basis.
- Provided maintenance of files for credit card accounts.
- Evaluated and suggested loan applications as well as approved applications as per set guidelines.
- Contacted new and existing customers to discuss how their needs could be met with specific products and services.

Organization : EMIRATES ISLAMIC BANK, UAE
Designation : Sales Officer
Tenure : May 2018 – Sep 2019



Responsibilities:

- Responsible for promoting Banking & Financial products and services to customers.
- Ensuring that the services of the bank meet customer satisfaction.
- Customer relation and customer handling.
- Providing after sales service to clients.
- KYC and Cross checking client documents for verification and account.
- Contacted new and existing customers to discuss how their needs could be met with specific products and services.
- To acquire Credit Card business and upgrade existing card to Signature Legend and Signature.

Organization : INDUSIND BANK, INDIA
Designation : Client Account Officer.
Tenure : 01st Aug 2016 to 25th April 2018



Responsibilities:

- To acquire new business for Personal Loan and convert them hand to hand.
- To upgrade Debit Card for Signature Card.
- To acquire Credit Card business and upgrade existing card to Signature Legend and Signature.
- Executed all aspects of customer relationship management successfully.
- Responsible for promoting Banking & Financial products and services to customers.
- Ensuring that the services of the bank meet customer satisfaction.
- Customer relation and customer handling.
- Providing after sales service to clients.
- KYC and Cross checking client documents for verification and account.

Organization : ICICI BANK, INDIA
Designation : Sales Officer
Tenure : 04th March 2014 – 08th July 2016



Responsibilities:

- To acquire NCA in terms of both current and saving.
- Maintaining a CASA book of RS 10 lakh NCA every month.
- Guiding the customer about digital channels.
- Cross sell of other products like DMRC and Coral Debit Card, Life Insurance, Mutual Funds, General Insurance.
- Generating new leads for Personal Loan and Credit Card.
- Documents all customer inquiries & comment thoroughly & quickly
- Creating customer data base with detailed notes to review on future calls in order to generate leads.
- Cold and warm call prospective clients to establish new business.

- *Handled and resolved any complaints or concerns from customers.*
- *Contacted new and existing customers to discuss how their needs could be met with specific products and services.*

Core Qualification:

- *Excellent breadth of experience in banking sales.*
- *Superior mathematical and statistical abilities*
- *Exceptional organizational and presentation skills.*
- *Building and maintaining effective relationship with customers*

Achievements

- *Best performer in Opening Current & Saving Account.*
- *Amongst top performer in third party products.*

ACADEMIC QUALIFICATION:

- **Bachelor of Arts (BA)**

Sunrise University in 2016

SOFTWARE SKILLS:

ERP	:	9 (Material Management)
Computer Skill	:	MS Excel, MS Power Point, MS Project
Platforms	:	Windows XP, Word, Windows 7, 8, 8.1 &, 10

PERSONAL DETAIL:

Date of Birth	:	10/02/1990
Passport No	:	S1430901
Nationality	:	Indian,
Language known	:	English, Hindi, Urdu