NAHID ANJUM
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Conscientious Advisor with expertise in creating comprehensive financial plans tailored to meet individual needs. Knowledgeable on wide range of investment options and strategies to maximize financial security. Uses excellent understanding of markets, financial products and taxes to provide best advice and guidance to clients.

SKILLS

- Capital Market Proficiency
- Portfolio Construction Ability
- Financial Planning Knowledge
- Quantitative & Technology Skills
- AMFI, IRDA & PMS Certified

ORGANISATIONAL EXPERIENCE

Nov'22 - Present **DBS BANK, Bangalore as Investment Relationship Manager**

Role:

- Understanding client's current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance & other information needed to develop a financial plan
- Analyse financial information obtained from clients to determine strategies for meeting clients' financial objectives
- Recommend client's strategies in cash management, insurance coverage, investment planning or other areas to help them achieve their financial goals
- Prepare or interpret for client information such as investment performance reports, financial document summaries, or income projections
- Investigate available investment opportunities to determine compatibility with client financial plans
- Monitor financial market trends to ensure that client plans are responsive
- Managing the investment and service requirements of HNI and UHNI client's of the bank
- Well versed in Mutual Funds, PMS, Insurance and other financial instruments

Sep'20 - Sep'22 **HDFC BANK LIMITED, Bangalore as Imperia Relationship Manager**

Role:

- Managing the High Net Worth customers of the Bank
- Achieving the Business targets assigned in terms of cross selling, enhancing and upgrading the High Net Worth relationships
- Profiling Customers and providing financial products to meet customer needs
- Ensuring the highest level of services to the High Net Worth customers
- Providing financial planning & Investment Advisory as per the customer's financial goals
- Sales targets spread across Liabilities, Retail Assets, Business Banking, Forex, Credit Cards, Online trading etc.
- One point contact for all requirements of High Net Worth customers in the Branch
- Acquisition & Servicing of High Net Worth customers

Highlights:

- Disbursed 100 crore of Working Capital from NTB (New to Bank) client
- Disbursed 70 crore of LAP case from NTB (New to Bank) client
- Got 25 NTB clients including few good corporates and other high profile individual clients
- Focus on business development across all the products and growing relationship value
- Achievement of month-wise targets by continuously assisting clients in investment and assets related needs
- Regular contact with all mapped clients for portfolio review and correct allocation of funds as per their risk profile
- Retaining existing customers along with the fresh addition and generating revenue through the cases
- Resolving all the service issues of customer by providing timely solution and raising the service request to the concerned team

Sep’17 - Jan’20 **YES BANK LIMITED, Bangalore as Yes First Relationship Manager**

Role:

- Managing the banking and investments relationship and responsible for overall growth of Liabilities & Investment business from branch/retail customers
- Identify current and potential relationship with additional revenue potential and grow business volumes for larger share of customer wallet – Generating Incremental Business
- 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
- 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
- Adherence to the Bank’s policy on acquisition/BSA/KYC etc as well as compliance requirements of regulatory authorities (RBI/SEBI/AMFI/IRDA, etc)

Highlights:

- Focus on business development across all the products and growing relationship value
- Achievement of month-wise targets by continuously assisting clients in investment and assets related needs
- Regular contact with all mapped clients for portfolio review and correct allocation of funds as per their risk profile
- Retaining existing customers along with the fresh addition and generating revenue through the cases
- Resolving all the service issues of customer by providing timely solution and raising the service request to the concerned team

Nov’13 – Sep’17 **ICICI BANK LIMITED, Bangalore as Wealth Manager**

Role:

- Main deliverables are building and maintaining long term relationships, deepening relationship (growing relationship value) and growing revenues
- By reaching out to all mapped clients on a periodic basis (defined) and cross selling as many products as possible (as per the demographic, lifestyle and risk profiling)
- By providing seamless and superior service delivery
- Ensuring client contactability at all times through updation of latest contact details in all necessary systems
- Resolution of queries of all mapped clients within TAT specified

Highlights:

- Awarded as best life insurance performer in month based contest
- Focus on business development across liabilities, assets & fee to sustain and achieve growth in relationship value, revenues & improved client stickiness
- Achievement of product-wise targets
- Formulate outbound and inbound sales plan to acquire new HNI customers for increasing customer base of the portfolio.
- Ensuring regular availability of Research material and inputs to the client
- Conduct risk profiling of all mapped clients for better advisory on investment needs
- Regular contact with all mapped clients through weekly / monthly calls
- Ensuring need based product approach towards clients and regular reporting of product penetration
- Mandatory certifications
- Managing relationships to improve relationship value of existing customers

OTHER EXPERIENCES

- Worked at Hindustan Unilever Limited, Kolkata as Territory Sales Officer from Nov 2012 to Aug 2013
- Worked at Religare Marketing Services Pvt Ltd, Patna as Relationship Executive from June 2008 to June 2009
- Worked at IFB Industries Ltd, Chandigarh as an Intern from April 2011 to June 2011

EDUCATION

- PGPBM (Marketing) from Praxis Business School, Kolkata in 2012
- Bachelor of Arts in Psychology from Patna University in 2008
- XII from Govt. Women’s College, Patna in 2005
- X from D.B.R.K. Jalan Inter School in 2003