**NITESH KUMAR WADHWANI**

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CAREER OBJECTIVE:

To obtain a rewarding career in the field of Banking & Financial Services to harmonize my marketing & business skills and financial knowledge.

PROFESSIONAL SUMMARY:

Seasoned banking professional with over 16 years of rich & diversified experience in Banking & Financial services with successfully managing all aspects of sales center including hiring, managing and training staff along with developing and managing the departmental budget; establishing and monitoring productivity goals and leading cross-functional team on key projects.

WORK EXPERIENCE:

##### Assistant Vice President (Unit Manager) – Premium Banking,

**Premium Acquisition Division**, **Noor Bank, UAE March 2019 – March2020**

Individual & SME Liabilities / Bancassurance (Sales)

* Spearheading a multicultural sales team of 10 RM / ARM’s to meet budgeted sales volumes of Liabilities product i.e. CASA/Deposits (Individual/SME) , Cross sell Investment products (Forex/ Banca/ Sukuk/ Mutual fund) & refer other retail banking products (Home Finance, Auto Finance, Credit Cards) to existing & NTB clients (Resident/ Non-resident).

##### Establish effective relationships and collaborations with other departments (Product, Marketing, Finance, Human Resources, Compliance, Operations and Risk Management etc) to address key business issues and opportunities.

* Ensured liability sales target delivery of AED 235 million (Incremental Liability) & AED 3.5 million revenue (Investments) and acquired 300 NTB client for the year 2019,
* Enhance business opportunities for SME sales by initiating kiosk activities for the team at DED, Free zones, Chamber of commerce etc in high traffic premises where RM’s can source NTB clients for liabilities, investment products and other retail banking products.
* Coached and mentored sales personnel while developing their skill sets for their future growth. Instilled the philosophies of Need-Based selling and Quality sourcing without diluting the emphasis on sales productivity.
* Ensure effective hiring, orientation, training, development and retention of sales staff.
* Managing the team to adhere to the Group Risk & Compliance Policies. All risk /governance / compliance issues are proactively managed with zero tolerance for audit within policy & TAT.
* Generate & expand consultant database to facilitate NTB accounts to generate both corporate/ personal liability & facilitate official tie ups with strong potential consultants & accompany staff for any new consultant meet.
* Formulate business plans and performing weekly sales reviews to optimize sales performance ensuring teams monthly / yearly targets are achieved.
* Monitoring team’s portfolio movement on daily basis and providing timely updates on the policies changes if any.
* Reporting to the Head of Liabilities & updating on day to day business activities / performance through MIS’s & other reports.

##### Relationship Manager - Priority BankingJuly 2015 – November 2018

##### Standard Chartered Bank, UAE

* Manage High Net Worth client portfolio and deepen existing relationship, on shore and off shore.
* Providing Need based financial planning and wealth management solutions to portfolio clients and arranging suitable products such as regular savings, protection and lump sum instruments (Mutual funds, Bonds etc).
* Cross sell bank and third-party products in line with the client risk profile and need fulfillment.
* Generate growth in AUM and revenue streams that will ensure delivery of the financial plan and achievement of the business objectives through effective client acquisition and management of portfolio of clients.
* To achieve individual targets against Key Performance Indicators, including revenue targets, to grow client base, AUM and account profitability while maintaining a high standard of service quality.
* To perform KYC / AML reviews, including High Net worth Individuals annual reviews and Due Diligence reviews in a timely manner and in meeting the standards in substance. Maintain satisfactory Control and Compliance environment with full adherence to all laws and regulations and group Policies and Procedures.
* Periodical churning of the asset allocation of Priority customer investment according to market conditions.
* Cross sell bank assets & liabilities products i.e. Salary loans/, Mortgage loans, /credit cards/and term deposits.

***Key Achievements:***

* Achieved highest sales numbers in Abu Dhabi for 2016 and 2017.

##### Manager - Business Development - Employee BankingAugust 2009 – June 2015

##### Standard Chartered Bank, UAE

* Leading a team of 15 NBO’s, ensuring better performance of team through motivation, training and counseling.
* Supervising morning hurdles and visiting listed Large Corporate companies with NBO’s to increase sales volume and productivity. Also listing new companies and introducing NBO's to company’s key personnel to generate new business to exceed sales targets assigned.
* To manage day to day operations of sales team to meet required sales target of Salary Transfer Loans, Credit Cards, Casa, POD, Breeze Banking, Hemayati Plus (Salama) Insurance & referral business for Auto loan, Mortgage loan, Wealth Management etc and to ensure team to adhere with Score card & ESAU policies.
* Ensure NBO’s are complying with Group code of conduct, abiding with Group laws policies & standards and doing Customer Due Diligence to ensure quality.
* To ensure less customer complaint through proper training on how to treat customer fairly and providing product refreshers weekly.
* To develop the team and to achieve sales targets consistently through proper coordination and follow up with Quality control team, Credit and Operations for case approvals and disbursals and to ensure best customer satisfaction.
* Prepare daily MIS and maintain sales reports & productivity reports for monthly appraisal and review of sales team performance.
* All governance and risk requirements are effectively managed and closed prior to deadline.

***Key Achievements:***

* Listed more than 40 companies.
* Achieved highest Saadiq (Islamic) finance in 2011, 2012 and 2013.

##### Team Leader – Retail Assets May 2008 – April 2009

##### Barclays Bank Plc, UAE

* Effectively and efficiently managed a team of 15 PFA’s for achieving sales targets.
* Accountable to increase personal loan business by listing new companies to increase the loan numbers in terms of productivity as well as to increase the number of customers for Liabilities department in terms of Account opening.
* Prepare sales reports & productivity reports of PFA’s & coordinate with vigilance team, credit & operations for customer documentation, case approvals and disbursals.
* To monitor daily activities of the sales team to meet with the required sales targets of Personal Installment loan, Salary transfer loan, Collection from delinquent customers, Oman Auto insurance policies.
* To offer innovative solutions & providing weekly product refresher training on Personal Installment loan, Salary transfer loan, Car insurance (Oman Insurance Company) to the PFA’s to ensure quality.
* Monthly appraisal and review of PFA’s performance and all Compliance and risk requirements are effectively managed and closed prior to deadline.

***Key Achievements:***

* Achieved best loan numbers in 2008 & March 2009.
* Achieved highest numbers in issuance of Oman Auto insurance policies in March 2009.

##### Assistant Team Leader – Consumer Banking September 2005 – March 2008

##### Abn Amro Bank, UAE

* Establishing and maintaining effective relationships with new and existing customers about retail banking products.
* Providing after sales service for future business & regular follow ups with prospective clients.
* Providing continuous feedback to the Marketing department of product acceptance in the market and suggest changes that could provide impetus to the sales revenues.
* Preparing and maintaining records of daily activities & coordinating with client services, credit, operations & dispatch department.

***Key Achievements:***

* As an Executive, I did the best Loan numbers in the year 2006 & 2007 and listed 23 companies.

##### *S*enior Sales Executive - Consumer Banking Octoberr 2003 – February 2005

##### Abn Amro Bank, India

* Business Development from existing and new customers of the bank.
* Handling direct & corporate sales through direct channel and dealers.
* Advisory services to customers for credit facilities and investment avenues.
* Responsible for overall penetration of Personal Finance usage within new segments.
* Achieve significant level of practical exposure in the marketing field & also a good learning experience having association with a strong international brand.
* Handling customer complaints and resolving them in a stipulated time period.

PROFESSIONAL CERTIFICATION:

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| **Course** | **Institute** | **Year of Passing** |
| International Certificate in Wealth & Investment Management (ICWIM) | Chartered Institute for Securities & Investment (CISI) | 2018 |

EDUCATION QUALIFICATIONS:

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| **Degree** | **Institute/University** | **Year of Passing** |
| MBA (Marketing & Sales Distribution) | National Institute of Management– India. | 2005 |
| B. Com | Maharshi Dayanand Saraswati University, Government College Ajmer, India. | 2003 |

skill sets AND ATTRIBUTES:

* Language skills: English (Fluent), Hindi (Fluent), Sindhi (Fluent) & Arabic (Beginner).
* Communication skills: Acquired excellent communication skills through my years of education which has been further enhanced during my work experience.
* Interpersonal skills: Gained through working with my colleagues on group projects and

 assignments, during my training and at work place as well.

* IT skills: Certification in MS Office (Word, Excel, PowerPoint) from SSI Institute with good knowledge of Internet and Email.
* Leadership skills: Oversee and spearhead as Sales head in his /her absence for many weeks and successfully achieved overall targets. Ability to adapt quickly to challenges and changing environment and meet deadlines under pressure.
* Other skills: Personal integrity and professional commitment. Ability and willingness to learn and utilize new methods, systems and procedures.

PERSONAL DETAILS:

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| **Date of Birth**: 15 March 1982 **Nationality**: Indian |
| **Marital Status**: Married **Gender**: Male |
| **Visa Status**: Employment visa **Driving**: Holding valid U.A.E driving license |