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Simranjeet Kaur

Relationship Manager, Priority Banking

PERSONAL STATEMENT

Banking relationship manager with 6 years of experience managing priority and HNI clients across savings, current accounts, mutual funds, insurance and loans. Handles a book of 210 families with ₹185 crore of AUM, holds NISM and IRDAI certifications and consistently ranks in the top 10% of the region for fee income.

CORE SKILLS

- Relationship building
- Needs-based selling
- Negotiation
- Compliance discipline
- Customer retention

WORK EXPERIENCE

Relationship Manager, Priority Banking · **Vardhan Bank Ltd, Ludhiana** Jun 2022 – Present

- Manage 210 priority client families with total relationship value of ₹185 crore, growing AUM by 31% in two years.
- Achieved 118% of the annual third-party product target in FY 2025-26 through mutual fund SIPs, term insurance and health cover.
- Brought in 46 new-to-bank business current accounts from textile and auto-parts exporters through referrals and cluster meetings.
- Maintained 100% KYC refresh and complaint-free audit results across two internal branch audits.

Personal Banker · **Sutlej Financial Services Ltd, Jalandhar** Apr 2020 – May 2022

- Handled 600+ retail customers for account opening, fixed deposits and retail loans at a high-footfall branch.
- Cross-sold 340 credit cards and 95 personal loans while keeping file rejection below 6%.
- Supported the branch in moving 70% of senior citizens to digital banking through in-branch demos.

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EDUCATION

MBA in Banking and Finance · **Guru Nanak Institute of Management, Ludhiana** 2018 – 2020
Grade: 7.4 CGPA

B.Com in Commerce · **Government College for Women, Ludhiana** 2015 – 2018
Grade: 71%

CERTIFICATIONS

NISM Series V-A: Mutual Fund Distributors · **NISM** Sep 2020

IRDAI Composite Insurance Licence (Corporate Agent) · **IRDAI** Mar 2021

SKILLS

- Client acquisition
- Life and health insurance
- KYC and AML
- Portfolio review
- Retail and business loans
- MS Excel
- Mutual funds
- CRM (Salesforce)

LANGUAGES

- English · Professional
- Punjabi · Native
- Hindi · Fluent