

KUMAR NIHAL

New Delhi, India | +91 9934566814 | kumarnihal2025@gmail.com | LinkedIn | GitHub | Portfolio

EDUCATION

MBA (Marketing + HR) | Tulas Institute, Dehradun 2023

- Academic Focus: Supply Chain, Operations, Logistics, Inventory Planning, Business Analytics, Financial Management, Strategic Management

PROFESSIONAL EXPERIENCE

Customer Support Associate | SIDBI Oct 2025 – Present
New Delhi

- Support MSME loan processing workflows, documentation checks, and customer query resolution across application stages.
- Coordinate with internal teams for compliance verification, file accuracy, and timely movement of applications.
- Assist in client follow-ups, document completion, and service handling while maintaining process turnaround standards.

Assistant Sales Manager | HDFC Life Pvt. Ltd. Sep 2024 – Sep 2025
New Delhi

- Achieved **130% of monthly revenue targets** for **3 consecutive quarters** through disciplined sales execution.
- Delivered **20% growth in customer acquisition** using structured lead planning, pipeline tracking, and conversion improvement.
- Managed client portfolio growth through consultative selling, policy suitability discussions, and retention-focused follow-ups.
- Recognized with the **Emerging Star Award** as a Top 3 regional performer.

Relationship Manager | Petpooja (Prayosha Food Services Pvt. Ltd.) Jun 2024 – Sep 2024
New Delhi

- Managed B2B merchant onboarding and relationship support for restaurant partners.
- Resolved merchant issues and coordinated operational support to improve engagement and retention.

Unit Manager | ICICI Prudential Life Insurance Sep 2023 – Jun 2024
New Delhi

- Led and mentored a **15+ member sales team**; exceeded revenue targets by **25%**.
- Monitored team performance, coached sales execution, and improved productivity through target-focused reviews.
- Received **LeadTheNext Recognition** under the 23rd Anniversary performance initiative.

Business Development / Field Sales Intern | BharatPe Jul 2022 – Aug 2022
India

- Conducted merchant outreach, local market research, and onboarding support to expand digital payments adoption.

ANALYTICS PROJECTS

Customer Segmentation – RFM Analysis (2025)

- Built an RFM-based customer segmentation model using transaction data to classify customers into Best, Loyal, At-Risk, and other actionable segments.
- Performed data cleaning/transformation in Excel and Python, computed RFM scores, and generated retention/targeting insights.
- Created business-ready outputs to support campaign prioritization and customer value-based decision-making.

Inventory Management & Demand Forecasting (2025)

- Developed an inventory optimization and demand forecasting model using historical sales data across products.
- Applied 7-day moving average forecasting to identify high-demand items, stockout risk, and replenishment priorities.
- Analyzed demand trends to support inventory planning and reduce overstock/understock decision errors.

CERTIFICATIONS & ACHIEVEMENTS

- SEBI-NISM Investor Certification Examination** (Jan 2025)
- NISM – Financial Literacy Course for Bharat** (Jul 2025)
- Finance & Inventory Management – Ashiyana By Naman Welfare Trust (Jun 2023 – Nov 2023)
- Emerging Star Award** – HDFC Life (Top 3 regional performer)
- LeadTheNext Recognition** – ICICI Prudential Life Insurance

CORE SKILLS

Business & Sales: Revenue Growth, Customer Acquisition, Sales Planning, Lead Conversion, Prospecting, Negotiation, Client Retention, Relationship Management

Banking & Operations: MSME Loan Support, Credit Documentation, Loan Processing Coordination, Compliance Verification, Customer Query Handling

Analytics & Tools: Advanced Excel, VBA, Power BI, Tableau, Python, Dashboarding, Data Cleaning, Reporting

Professional Strengths: Team Leadership, Market Research, Strategic Thinking, Communication, Problem Solving