

Farah Sheikh

Senior Wealth Advisor

Bengaluru, Karnataka · [Phone] · [Email] · [Website or LinkedIn]

PROFESSIONAL SUMMARY

Certified Financial Planner and SEBI-registered investment adviser representative with ten years of experience serving technology professionals, doctors and business owners. Builds goal-based portfolios, plans ESOP diversification and tax-efficient withdrawals, and reviews insurance cover. Advises on about ₹420 crore of client assets with high retention and a fee-based, conflict-free approach.

SKILLS

Financial planning · Asset allocation · ESOP and RSU planning · Tax-efficient investing · Retirement planning · Estate planning basics · Client retention · Team mentoring

EXPERIENCE

Senior Wealth Advisor — Fee-only registered investment advisory firm, Bengaluru

5 years · current

- Advise 110 families with combined investable assets of about ₹420 crore under written financial plans reviewed twice a year.
- Retained 96 percent of clients over five years, with most new mandates coming through referrals from existing families.
- Designed ESOP liquidation schedules for 30 technology employees, reducing concentration risk while spreading capital gains tax across years.
- Mentor three junior advisors on plan writing, suitability documentation and difficult conversations during market corrections.

Relationship Manager, Wealth — Private sector bank wealth management division, Bengaluru

5 years

- Handled a book of 180 high-net-worth clients, growing assets under management from ₹150 crore to ₹260 crore.
- Cross-sold term and health insurance after documented need analysis, maintaining a nil mis-selling complaint record.
- Organised quarterly market outlook sessions with fund managers for clients, lifting SIP registrations in the region.
- Completed annual suitability reviews for every client file, clearing all internal compliance audits without a single exception.

EDUCATION

MBA (Finance) — Private business school, Bengaluru

B.Com — Autonomous commerce college, Mysuru

CERTIFICATIONS AND REGISTRATIONS

- Certified Financial Planner (CFP), FPSB India
- NISM Series X-A and X-B: Investment Adviser
- NISM Series XV: Research Analyst

PROJECTS

- Retirement income framework — built a bucket-based withdrawal model now used for all clients within five years of retirement

LANGUAGES

English · Hindi · Urdu · Kannada