

Nikhil Joshi

Associate Financial Advisor

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PROFESSIONAL SUMMARY

NISM-certified associate advisor with one year in a mutual fund distribution and financial planning firm, supporting senior advisors on risk profiling, SIP set-ups and portfolio reviews for salaried families. Explains products in simple Gujarati, Hindi or English, keeps meticulous client records and is preparing for the CFP certification to move into independent client advisory.

SKILLS

Risk profiling · Goal-based planning · Mutual fund research · SIP onboarding · Client documentation · Portfolio review reports · CRM tools · Excel modelling

EXPERIENCE

Associate Advisor — Boutique wealth management and mutual fund distribution firm, Ahmedabad

1 year · current

- Completed risk profiling and KYC for 140 new clients, ensuring each recommendation matched the documented risk category.
- Set up about 300 SIPs across equity, hybrid and debt funds, tracking mandates until the first instalment cleared.
- Prepared quarterly portfolio review packs for 60 families, highlighting asset allocation drift and goal progress.
- Ran four evening workshops on emergency funds and term insurance for employees of local manufacturing units.

Research Intern — Independent equity research house, Ahmedabad

6-month internship

- Compared the rolling returns, expense ratios and portfolio overlap of 40 equity funds for the research team's monthly note.
- Built an Excel tool that projected retirement corpus needs under different inflation and return assumptions.

EDUCATION

BBA (Finance) — Private university business school, Ahmedabad

CERTIFICATIONS AND REGISTRATIONS

- NISM Series V-A: Mutual Fund Distributors Certification
- AMFI-registered mutual fund distributor (ARN holder)
- IRDAI IC-38 (Life Insurance Agents)

- CFP certification, FPSB India (in progress)

PROJECTS

- Client education kit — wrote a four-page guide on SIP basics that advisors now share at every onboarding meeting

LANGUAGES

English · Hindi · Gujarati