Sanjay

A Business Development Manager aiming for a challenging profile in Business banking, NRI banking & Relationship Management, with multifaceted skills where the technical, operational & managerial excellence can be used and implemented for organization benefit and personal & professional growth as well.

PROFESSIONAL SUMMARY & SKILLS

A result oriented professional with experience covering the entire spectrum of banking relationship management, Trade FX, Trade Finance, Branch Banking & operations encompassing SME credit analyst, banking products, Life insurance Sales management and client (SME’s/HNI’s/NRI’s) servicing.

Customer Acquisition

* Understands the client’s requirements and assesses discusses and agrees on a deal's desirability in coordination with products and credit partners, to ensure these business requirements.
* Develops account plans in a consistent and timely manner in order to swiftly follow-up on identified business opportunities and provides regular updates within the team about the portfolio's accounts development.
* Provides inputs to the Area Manager/Unit Manager on customer needs and trends in the market, which are commercially viable in order to enable product enhancement thus catering to customer needs.  
    
  Relationship Management
* Builds and maintains effective relationships with customers and manages their accounts under the guidance and support of the Area Manager/Unit Manager, in order to ensure business continuity and to help customers make the right decisions with their accounts and explain the financial services on offer to them.
* Acts as main point of contact for all clients in the portfolio in order to ensure appropriate servicing and effective resolution of issues.
* Develops a close working relationship with all product partners in order to contribute to cross selling opportunities.
* Prepares and executes a call program to evaluate risks, assess opportunities and maximize potential to cross-sell products in order to ensure that the bank's relationship strategy is in line with the portfolio and industry quality.  
    
  Portfolio Management
* Holds regular meetings with portfolio clients and maintains on-going dialogue with them to discuss their financial needs and introduce products and services in order to maximize portfolio revenues and to ensure that they are aware of all products/services relevant to their situation and credit analysis.
* Keeps up-to-date on all the services and products the customers are utilizing from the bank, and issues, requests, etc. raised across any department of the bank, in order to ensure awareness of the customer.
* Provides inputs to the Senior Relationship Manager on the client needs and trends in the market, which are commercially viable in order to enable product enhancement thus catering to client needs.  
    
  Internal Collaboration
* Develops relationships and coordinates with other departments to meet client service expectations.
* Engages with stakeholders including Operations, Technology, Branches, Legal, and Risk etc. to deliver timely and effective level of client experience to our clients.  
    
  Self-Management Responsibilities
* Defines performance goals at the start of the year in discussion with the reporting manager and ensures that the goals are achieved during the course of the year.
* Identifies the training and development requirements for self and agrees on them with the reporting manager to ensure that the required trainings are arranged and attended.
* Strives to achieve the highest levels of proficiency on all the competencies and skills required to perform the role.   
  Keeps abreast of professional developments, new techniques and current issues through continued education and professional growth.

CAREER HIGHLIGHT

### YES BANK LIMITED, JODHPUR (INDIA)

Aug’15 to Till: Business Relationship Partner – Yes First Business, Jodhpur Division

*Since Aug’15: As Relationship Manager Provide services of Trade Forex, Investment, Remittance (Corporate & Personal) & Forex Relationship Management with Mid/Large /Exim & Corporate segment across Jodhpur Region*

Job Description:

* To ensure acquisition & value build of new to Bank YES FIRST BUSINESS Product/Program & Trade/FX led CA customers in the branch in the identified segments.
* To ensure high value enhancement through acquisition & deepening in the mapped portfolio.
* To Provide a differentiated customer experience that supports our YFB value proposition. Execute integrated sales, service and relationship strategies to support growth and retention of business customers.
* To focus on profile based cross sell of value added products such as Trade Forex, CMS, POS, Payment gateway solutions, doorstep banking, working capital / loan needs & OPDT and family SA.
* To ensure on boarding, M+1 activation, Value build up & AQB maintenance of accounts acquired.
* To monitor customer profile, understand customer’s business needs & provide appropriate product / pricing solution.
* To derive insights to Competitor Sales activities and effectively counter the efforts.
* To develop and continuously upgrade new innovative sales channels & techniques to maximize productivity.

Precedent Work Experience

### Emirates International Exchange- DUBAI – Relationship Manager (Branch – NRI) (Corporate & Retail SME)

*Oct’11-Aug’15: As Sales Manager Provide services of Trade Finance, Investment, Remittance (Corporate & Personal) & Forex Relationship Management with UHNI/HNI/NRI/SME’s, Mid/Large Corporate segment across UAE.*

Job Description:

* + New Business Development, Identification and segregation of UHNI’s/HNI’s/SME’s, NRI’s segments ( 4 Branches: Bur Dubai, Al Satwa, Al Raffa & Daira Branch)
  + Revenue generation through HNI’s/SME’s/NRI’s new business and existing business, achievement of sales target of Sales Team.
  + Markets the appropriate mix of services and products for each individual customer, solves their problems, to ensure quality service and optimum profitability.
  + Manages banking needs of high net worth individuals by analyzing, structuring and presenting investment products & credit facilities to meet customer’s needs and maximize their profits..
  + Consistent follow ups and resourcefulness in order to achieve organizational goal.

### Dhanlaxmi Bank Ltd., Jodhpur – Branch Sales Manager – (Branch Banking) (Feb’08 – Jul’11)

*Chief Accomplishments:*

* As Branch Sales Manager managed a team of 05 executives; handled all Branch Banking related activities and responsible for managing and Achieve Completion and productivity target. Also, Quality check of issued documents to achieve error rate target.
* Executes a marketing plan for each customer as well as a comprehensive visit plan to build and keep a good relationship with them.
* Liaises with overseas branches & investment companies in all aspects of customer portfolios & A/C’s for high performances of customer services.
* Reviews individual account relationships to determine the banking and investment needs of clients. Identifies bank products and services to meet those needs.
* Researches potential markets, develops client referral sources, and initiates contact with prospects to promote and sell the bank's products and services.

ICICI Prudential LIC Ltd., Sri Ganganagar – Sales Manager (Jan’05 to Jan’08)

*Chief Accomplishments:*

* As Sales Manager (Location Head), responsible complete branch sales, operational and admin support.
* Managed the Team of Unit Managers and Training them.
* Responsible for all monthly target related activities and reporting to Cluster Head.
* Responsible for monthly and quarterly reconciliation. (High risk & Low risk)
* Overall managing the complete branch and meeting the work standard and expectations within the decided time frame and provide timely deliverable to business as per their requirement by reducing the operational risk and managing six sigma in complete operations.

ICICI Bank Ltd., Udaipur – Sr. Relationship Manager- Corporate Banking (Nov’01 to Jun’04)

*Chief Accomplishments:*

* As Relationship Manager, responsible complete Corporate/NRI banking products (Treasury, Trade finance, Life insurance, investment, Asset Management, Mutual Fund Forex etc.) and operational support.
* Managed the Team of Relationship Officers.
* List daily/weekly duties that account for at least 5% of the time as well as typical projects or assignments.
* Develop and manage client’s relationships in accordance with plan.
* Analyze client suitability for credit products and prepare proposals accordingly.
* Conduct annual review of client’s relationships within the required timeframe.
* Achieve the asset and profitability targets set by Corporate Head.

TRAINING

* Relationship training by Western Union Business Solution at Emirates International Exchange, Dubai.
* On the Job Training at EIE Corporate Office at Dubai.
* Various soft skills trainings on personal and professional development for Dhanlaxmi Bank at New Delhi.
* Customer Service & Operations Training Program for ICICI Prudential at New Delhi.
* Management System enhancement training for ICICI Bank at Ahmadabad.

ADDITIONAL PROFESSIONAL ACTIVITIES & ACHIEVEMENTS

Achievement As BSM – NRI/SME in Emirates International Exchange:

1. WUBS Champion Trophy Winner during Aug., 2014.

2. Highest TT Transaction (SME/HNI/NRI--Segment) during Jan., 2012 to Dec., 2012.

3. Employee of the Year – 2013- Trade Finance (Corporate Segments- NRI/SME)

Achievement As Branch Manager- Sales in Dhanlaxmi Bank Ltd. :

1. Top BSM (Group 3) for NCA CASA Trophy during Feb., 2011.
2. Top Performer in Champion of Champion-NRI Banking Contest – North during March, 2011.
3. Participant in “Let’s Tea” with Regional Head – Branch Banking during April, 2011.

Achievement As Sales Manager (Branch Head) in ICICI Prudential Life Insurance Co. Ltd. :

1. Winner of “RBC Mega Star” Prestigious Award given by Sales Head.
2. Awarded by Sales Head for Best SM in TOP 2nd in all over Region.
3. HOS Challenge” (For Advisor’s Recruitment).

4 Produced 3 Agency Manager in team of Unit manger’s.

5 Produced 4 MDRT from Advisor’s Team.

6 “Golden Dinner Table” Contest Qualifier. (Dinner with ZM)

Achievement As Relationship Manager in ICICI Bank Ltd. :

1. Highest HNI/NRI Portfolio acquisition in one month.
2. Trophy winner of “Gold Coin” Contest for Investment Business.
3. Successfully achieved NRI business of 4 crore in a month.

EDUCATIONAL QUALIFICATION

B.Com from JNV University, Jodhpur in 1997

I.T. AWARENESS

Well versed with banking software Flexcube, ERP (The Trade Finance System), MS Windows, MS OFFICE, Excel etc.

PERSONAL DETAIL

* Date of Birth : June 28th, 1982
* Nationality : Indian
* Marital Status : Married
* Linguistic Ability : English, Hindi, Sindhi, Punjabi, Gujarati, Rajasthani & Urdu Language
* [To contact this candidate click this link submit request with CV No](http://www.gulfjobseeker.com/feedback/submit_fb_em.php)
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