

**SHINE**

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### OBJECTIVE

To strive to best in all aspects life, both professional and personal, to achieve the goals through patience, consistency, hard work, honesty and to apply and integrate the knowledge and skills learned, effectively in a job environment and to be a Go Getter.

### WORK EXPERIENCE ( 10 years )

Period **:** From Oct– 2016 to Till Date

Concern **:First Gulf Bank ( FGB )**

 **Premium Banking Department, Abu Dhabi, UAE**

Designation **:** Relationship Manager / Sr. Relationship Officer

**Purpose of role:**

To acquire Premium banking clients by offering customers Premium banking products and services across the identified customer segments to achieve financial business objectives.

**responsibilities:**

* To acquire premium banking ( salary 20k and above) clients by offering customers premium banking products( Credit Cards, Personal Installment Loans, Salary Transfer accounts / loans and BANCA) and services across the identified customer segments to achieve financial business objectives.
* To achieve set monthly Premium Banking sales targets in accordance with business goals.
* Identify new markets and potential relationships for Premium Banking acquisition.
* Provide monthly reports to sales managers and sales head on performance against target
* To liaise with various departments for applications processing and customer on-boarding.
* Provide Premium market product related information and periodic feedback to assist marketing team to update their products.
* Address customer service issues within the time frame for better customer experience
* Ensure timely completion of sale and other customer related documentation.
* To maintain relationships with Premium Banking customers to ensure satisfactory relationship.
* Establish rapport with potential customers and build trust with potential or current clients
* Administers and ensures compliance to all sale objectives.
* Monitors all customer queries and ensure timely response to all issues.
* Coordinates with customers to provide various products and facilities and provides information on all required supporting documentation.
* Ensures timely processing of all initiated customer transactions.
* Maintain and updates knowledge on all FGB products and services.
* Maintains knowledge on all competitor products and services and analyzes all advantages and disadvantages for various products.
* Adheres to service level targets and coordinates with other departments to meet client service expectations.
* Engages with key stakeholders including Retail Credit to deliver timely and effective level of client experience to FGB customers.

Period **:**From Mar – 2015 to July 2016

Concern **:Union National Bank ( UNB )**

 **Head Office(salam branch), Abu Dhabi, UAE**

Designation **:** Customer Service Officer ( CSO ) & Relationship Manager

**Purpose of role:**

To achieve financial / non-financial targets assigned by delivering superior customer service within the scope of policies & procedure laid down by the bank.

**responsibilities:**

* Manage effectively the serve time spent with the customer to reach an acceptable service delivery within the turn around time
* Consistently deliver unbiased, competent and problem free services to meet and exceed customer expectations & achieve total customer satisfaction
* Ensures quality proposals to Retail Credit Departments to minimize number of declined cases.
* Complete ownership of customer complaints and ensure that they are addressed as per laid down Quality / Service standards.
* Be fully aware of bank products and services to increase business volume and identify cross sell opportunities during customer interaction to achieve cross selling targets.
* Adhere to branch process and report deviations to reach acceptable audit ratings for the branch.
* Awareness of credit policies / Operation Manual, so as to contain Risk & Rejection cases to acceptable.
* Provide constructive and constant feedback on improvement of products, services, processes to reduce cycle time of costs and enhance customer satisfaction
* Ability to understand customers needs and provide appropriate solution and attention.

**ACTIVITIES:**

**Handling Bank Operations like**

* Account opening ( Current account, Savings Account, Al Maha savings Account, Everyday Interest Savings Account, Al FoursanYouth& Al Ahbab kids account ,Value plus Current Account etc)at branch level, Account Closing, change of Account type, Change of signature, Account Blocking and Unblocking, Dormant Account Activation, Account freezing and unfreeze, Account transfer.
* Customer data update on system and also data update through Emirates ID card reader.
* Issue Clearance letter or No Liability Certificate to companies and other entities
* Issue Liability certificate for embassy , other bank etc
* Issue bank statement, issue cheque book , deliver cheque book and cheque deposit into account
* Issue IBAN certificate, Account balance Certificate

**loan& credit card settlements and Amendments**

* All type of customer Loan Settlements( UAE National, Loan, Auto Loan , Mortgage Loan, Business Loan ,Staff Personal Loan, Staff House Rent Loan etc )
* top-up loan settlements, other bank loan settlements, partial settlement
* PD ( Past Dues) settlement
* staff loan settlements ( based on HR request),collection cases settlement( RRAD request)
* loan settlement based on UNB staff request through email or written request
* Over Draft settlement
* Credit Card Outstanding settlements.
* Credit card Cancellation and payless (installmentplan) cancellation on credit card.

**Loan postponement** request preparation, eligibility check and do postponement in system.

**Loan Installment** deduction.

**TOD**(Temporary overdraft) issuing to customer based on eligibility.

**LOAN PROPOSAL**

* All type of loan disbursal [ EXPAT Loan ( fresh , top up & reschedule), UAE National & Auto loan ] at branch level handling
* loan amount calculation and interest determination based on D&B scoring system , HR verification , All type of cpv ( customer, employer, references check, home country cpv) handling and also doing loan disbursal ( system proposal in T24 core banking system)
* Preparation of payment order for Auto loan to showrooms & car registration in MOI & RTA
* Preparation of Manager’s cheque for buyout cases to other bank, credit card guarantee & covering letter
* Handling **bank locker facility** for customers( new locker creation, assist customer on each visit & closing locker)

**CAR MORTGAGE RELEASE**& ISSUE LETTER

Issue **CAR INSURANCE**through**AL WATHBA INSURANCE**

Sell CRITICAL ILLNESS, WOMENCARE & BANCA INSURANCE products through **AL FUTTAIM ORIENT INSURANCE**

**Company listing &Acquisition of payroll accounts**

**Fixed Deposits** ( ARD, IAD, AL AWWAL Savings & Multiplier etc) - create new deposit, amendment& premature & closing deposit in system and selling of these product

**Credit Card Proposals**- issue new credit card & payless amount to customer.

 Period **:** From Sep – 2007 to Jan 2015

 Concern **:Abu Dhabi Commercial Bank (ADCB), Abu Dhabi**

 Designation **:**Relationship Officer

 **PURPOSE OF ROLE:**

Managing direct sales, Marketing Operations, Customer Service and Promoting banking solutions in the UAE.

 **RESPONSIBILITES:**

* Responsible for acquiring new customers to the bank for payroll, personal loans, Business loan, credit card etc.
* Sourcing of new customers and meeting the targets at all times.
* Building and maintaining client relationships, ensuring expectations are consistently met.
* Acquisition of payroll accounts from listed companies.
* Sourcing financial tools and facilities to the customers.
* Understanding customer requirements and delivering tailored products.
* Active participation in product discussion, product knowledge reflected in a range of product transactions.
* Focus on corporate relationships, extensive research on the same in UAE.
* Managing daily sales report.
* Meeting daily, weekly and monthly targets at all times
* Strengthening existing relationships of customers/clients
* Encouraging customers to invest with ADCB in BANCA Products through different Referring channel.
* Maintaining good bond with the customers to provide best customer service and satisfaction.
* Been the front end of ADCB to solve all the issues of the client before directing to the branch and the contact center.
* Worked as a team player in helping new comers in training them with the product and process of ADCB.

Period **:** From Jan – 2007 to May - 2007

Concern **:Riya Internet Technology, Bangalore, India**

 **Riya, Inc., San Mateo, California (Head Office)**

 **PAALI SOFTWARE TECHNOLOGIES LTD**

Designation **:** **Process Associate, Image Processor & Computer Operator**.

**responsibilities:**

* Gathering specifications and application requirements.
* Involved in design, development and testing applications.
* Involved in Internet Surfing.
* Preparing the project documentation.
* Checking every release format before delivering to client.

Period **:** From Dec - 2005 to Mar - 2006

Concern **:PROVAB Pvt Ltd., Bangalore**

Designation **:** **Software Developer & Software Sales**

Period **:** From Jun- 2004 to Nov- 2004

Concern **:TEKNOKRAAFT INFO SYSTEMS PVT. LTD ( TIS ),(India)**

 **Informatics INTERNATIONAL, singapore**

Designation **:** **Project Trainee & Online Marketing**

### ACADEMICS

* **2001 – 2006 : M.Sc. (Master of Science) SOFTWARE SYSTEMS ( 5 YEARS )**

**Bharathiar University**, Coimbatore, Tamil Nadu, India.

**Applied Physics & Mathematics, Analog & Digital Electronics,**

**Data Structures, COBOL& Business Data Processing**

**Accounting & Financial Management**

**Micro Processors & Assembly Language**

**Object Oriented Programming & Computer Networks**

**Human Psychology & Communication Skills**

**Principles of Management & Marketing**

**Database Management System**

**Software Development, Quality Assurance & Testing**

**Client Server Administration& Software Engineering**

* **1999–2001 : HSE[+2]( PHYSICS,CHEMISTRY,ZOOLOGY,BOTANY,MATHEMATICS)**

**Kerala HSE Board, Kerala, India**

### SKILL SET

* Languages : C , C++, Java, J2ee,Asp.net,C#
* Packages : Microsoft Visio, Ms Office
* Database : SQL Server 2000, Ms Access, Oracle 8i
* Platforms : Dos, Windows 9x/2000/XP/NT, Windows 7

### SPECIFIC KNOWLEDGE & SKILLS

* **Complete knowledge and clear understanding of Bank’s policy and operating systems.**
* **Thorough awareness of all retail banking products and services.**
* **Excellent communication skills with ability to perform as a team player.**

**DECLARATION**

I consider myself familiar with software engineering concepts, banking concepts, financial concepts and my ability to work in a team.