

**Sandeep**

**Dubai, UAE**

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**PROFILE SUMMARY**

**A thorough outstanding banking and Business development professional with 10 yrs. of extensive banking knowledge and management skills in India. Besides, 2 yrs. of admin and mortgage experience in Real Estate and 1.2 yrs. of Account Support and HR Support experience in Health care Sector in USA.**

Banking Sales management professional with over 10 years of experience in Retail banking, relationship management, channel development, Sales & Marketing, Business Development, Profit Centre Operations and Revenue Generation, complete range of products and services to its valued clientele, explored new business opportunities and maximized its competitive strength for long term success, Steered sales operations and aggressive growth of products in banking assets and liabilities, Insurance, Mutual funds etc. Supervised competitor activities in key markets of Kerala, India to identify and act upon business opportunities and threats.

Human Resource and Accounts Assistant in Avatar Health Care Inc, in USA, performing below payroll and benefit administration activities to offer quality service and support through experience in administrative duties.

As a real estate Admin officer, his major responsibilities included orientation to the realtors, audit the property, manage commission disbursement authorization documents and coordinate mortgage business.

Looking for a position which is suitable to explore my knowledge and experience which I gained in various level. I have a good command in languages like English, Malayalam, Hindi and Tamil.

**EDUCATION**

* **Master of Business Administration (M.B.A)** in **Human Resource and Marketing** (2004)from Panimalar Engineering college, ANNA UNIVERSITY, Chennai, Tamil Nadu, India.
* **Bachelor of Science in Computer Science** (2002) from Jaya arts and science college, MadrasUniversity, Chennai, Tamil Nadu, India
* IT TECHNICAL SKILLS - Micro soft Office

**CORE COMPETENCIES**

* Banking – Retail Banking
* Human Resource Management
* Good analytical skills
* Relationship management
* Leadership and Team Manager
* Recruitment, Training and development
* KYC & AML Guidelines
* Problem-solving skills
* Business development and strategic planning
* Hardware Support
* Digital Marketing of Banking products
* Banking Liability sales and Assets sales
* Channel development
* Insurance Sales & Bancassurance
* Corporate client management
* Accounts and HR support
* Administration
* Customer Service management
* Sales and Marketing

**WORK EXPERIENCE**

**Dallas, Texas, USA**

**May 2018 to July 2019**

**As Assistant officer for Accounts & HR**

**Key Deliverables**

Human Resource & Accounts Assistant in Avatar Health Care Inc, in USA, performing below payroll and benefit administration activities such as,

* Verifying invoices and ensure payments on time.
* Collect the payment cheques and ensure the credits through banks.
* File all the receipts, invoices, documents into respective folders.
* Enter the payroll details on every alternative week.
* Maintaining current HR files and databases
* Update Human Resource Management System for new agency migration
* Has to do the preliminary round interview for the healthcare staffs.
* Arranging and distribution of Admission Packets for various healthcare services.
* Supported admin activities in general for management.
* Supported Hardware issues in the Office. Issues related apart from software.

**Dallas, Texas, USA**

**May 2016 – May 2018**

**As Admin Manager Mortgage Business**

**Key Deliverables**

* Supervising Day to day operations of the office and staff members.
* Hiring, Training, and evaluating employees and taking corrective actions.
* Developing, reviewing and improving admin systems, policies and procedures.
* Audit the properties listed by realtors and monitor various status of the properties.
* Verify the documents and ensure the KYC 100% and FV as per the requirement.
* To provide adequate report to Credit department as per KYC document.
* Give adequate guidance to mortgage loan officers, real estate agents, collection officers, Customer service team etc.
* Manage the closing documents of each property
* Provided clerical support to agents and brokers.
* Act as good motivator, relationship manger, decision maker and problem solver etc

**AXIS Bank Ltd., Alappuzha, Kerala, INDIA**

**Feb 2012 to Jan 2015**

**As Branch Sales Manager**

**Key Deliverables**

* To handle entire sales in the branch which includes both Liability & Assets & Third party products

– **Retail Branch Banking**

* To handle Alappuzha branch sales team for exclusive New business for every year. Reportees - 5 sales executives,6 Operational staff and 1 relationship manager **- BDM**
* To generate more income thru Life Insurance, General Insurance, Mutual Funds & Gold –

**Wealth management**

* To handle Operational staff for old business growth & new business
* To meet HNI clients & Trust accounts for business development **–** **Relationship management**
* To conduct customer meetings in the branch once in a month for business development - **CRM**
* To **recruit** business development executives and ensure their **retention** through proper **training.**
* To organize sales promotion activities to achieve the sales target for the branch through both **hard core marketing and Digital marketing**
* Ensure 100% satisfactory verification in **KYC Audit & ensure AML guidelines** to avoid risk.

**Accomplishments**

* 2013 & 2014 targets achieved by 90%
* 2014 revenue target achieved by 100%
* 2013 & 2014 KYC Audit got satisfactory
* My team has achieved 80% internal contests during 2013 & 2014

**HDFC Bank Ltd, Palakkad, Kerala, INDIA**

**July 2008 to Feb 2012**

**As Manager Liability Sales**

**Key Deliverables**

* To handle liability sales in 4 HDFC bank branches of Palakkad (Kerala-India) cluster with 4 Team Leaders and 20 Executives – **Retail Branch Liability**
* To organize sales promotion activities to achieve the sales target – **Channel Development**
* To **recruit** team leaders and executives and ensure their **retention** through adequate **training.**
* To train, motivate and drive the team to achieve the sales targets - **Leadership**
* To maintain sales management process-audit. Ensure **KYC & AML guidelines** are strictly followed.
* To achieve Savings and Current account numbers and value targets - **BDM**
* To ensure minimum productivity in Assets and Insurance – **Wealth Management**
* To organize some promotional activities for entire business development in both ways, hard core marketing as well as Digital Marketing.

**Accomplishments**

* All the branches achieved the YTD target for 2009, 2010 & 2011
* Have achieved T1, T1 & T2 rating in last successive financial year appraisals and also Promoted as Manager grade(E3) since Dec’2010
* Have won 90% internal contest during the periods.

**M/S Met Life India Insurance Co. Ltd, Trivandrum, Kerala, INDIA.**

**Apr 2006 to Jun 2008**

**As Assistant Manager for Agency Channel Development & bancassurance**

**Key Deliverables**

* Ensure 100% licensing of the Financial Advisors for the Agency Manager’s units attached to the assistant manager channel development
* To generate at least 3000 leads from various events for achieving Agency manager’s advisor recruitment as well as sales target
* Ensure to conduct a minimum of 2 business opportunity seminars per month per branch associated with the assistant manager channel development
* To manage project trainees and external recruiters to achieve the target
* Handled 4 branches in Kerala region-Trivandrum, Kollam, Thiruvalla & Pathanamthitta
* To achieve sales target for the respective corporates per month.Mothoot fincorp, Popular finance etc.
* Regular training has to be given for respective branches on products and incentive structure
* To act as a good relationship manager and corporate one point contact for wealth management.

**Accomplishments**

* All the 4 branches (Trivandrum, Quilon, Pathanamthitta and Thiruvalla) achieved the YTD target for the agent’s recruitment and also the business volume.
* Met financial targets with 135% for the nbfc companies and also won the Singapore trip

**M/S Lord Krishna Bank Ltd, Trichur, Kerala, India.**

**Oct 2004 to Mar 2006**

**As Marketing Executive**

**Key Deliverables**

* To Market all the liability products of Lord Krishna Bank ltd in a particular territory.
* The products are Savings A/c & Current A/c, Fixed & recurring Deposits, Lockers and Life Insurance (ICICI Prudential Life Insurance)
* Worked for 3 branches – Trichur,Koratty & Kodakara branches.

**Accomplishments**

* Achieved around 1.25 Cr deposits and 400 accounts in first financial year.
* In 2nd financial year also done 1.20 Cr deposit and 450 accounts

**PERSONAL DETAILS**

Gender

Date Of Birth

Marital status

Nationality

Passport Status

Driving License

: Male

: 15th May 1982

: Married

: Indian

:Indian Passport – Exp on 2022

:India & USA

**PERSONAL ACHIEVMENT**

Participated in National level Cricket tournament for Kerala State, India, for the age category of Under-16 in the year of 1996.