**BHOOPESH**



**Email**:

**Bhoopesh-393941@2freemail.com**



**Assignment in Branch Banking / Credit / Sales & Debt Management / Business Development/ Client Relationship; preferably with Banking /Finance**



**Professional Synopsis:**

* **Over years of 8 years experience in the area of Branch Banking/Credit/ Business Development, Sales & Marketing in Retail Assets(PL/SME/HL), Client Servicing, Team Management, DST Handling & Handling Branches of Bank with Depth Knowledge in the below following Parameter**
* Product Development & Management**.**
* **Excelled in Micromanagement & Quality Management.**
* **Achieving set Target for the Financial Year within Budgeted Cost**
* **Key Responsibility in the current organisation is to signup new business relationship between Corporate & Auditing firm, which involves servicing the clients in auditing / management consultancy / training & Payrolls.**
* **Bagged Appreciation Mails in Very beginning of the career from the Promoters & the Partners of the company (HLB-HAMT) for Re-designing the presentation module with Market Standards.**
* **Major Achievements in HSBC have approved loan with credit quality standards & rated as best credit officer in pan India. As a Team for winning the contest, went to Bangkok Trip**
* **Have undergone exclusive training in Financial Planning by Mr. Sanjeev Kumar – Principal Financial Planner.**
* **Exposure in marketing a wide range of Investment Products, Retail Assets & Stock Broking (Online Trading) and achieving business targets.**
* **Proficient in managing Sales Operations, team handling, building relationship with HNI clients, Handling Canara Bank branches & achieving goals.**
* **Possess excellent communication, relationship management & team building skills with dexterity in mentoring and managing sales teams.**



**Key Result Areas:**

**Business Development / Strategic Planning:**

* Identifying potential & productive team members, mentoring and managing them, generate business from them and achieving target and increasing sales growth.
* Exploring potential business and expand existing client portfolio; responsible for generation of revenues
* Have gained depth knowledge in Expansion of Business through Branch & Alternate Channel and this helps in customer centricity for the ease of customers, which will also create awareness.

**Credit & Sales:**

* Formulating competent business strategies to market a wide range of loan products and ensuring the attainment of set sales and profit targets.
* Analysing latest marketing trends and tracking competitor’s activities and providing valuable inputs for fine tuning Loan approvals with specified TAT & marketing strategies.
* Running the promotional activities & accountable for increasing sales growth and driving sales initiatives in order to achieve business goals.

**Batch Management:**

* Recruiting, mentoring & developing field functionaries (Team Members) to ensure sales & operational efficiency.
* Creating and sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst team members.
* Conceptualising & developing training & development initiatives for improved productivity, building capability and quality enhancement.
* Created an excellent sales script suiting the respective financial product & which will create the desire to take the product.
* Implemented a new E-DSR excel to maintain the sales report of the sales officer, which briefs follow up cases, hot prospects & explains the employees individual performance. This e-dsr also helps the sales office to track himself on his performance for the month, based on which he can improve his sales efficiency.

**Organisational Experience:**



**Bank,-Dubai Branch. –SME Senior Sales officer –July’2014- Sep’2018**

**Role & Major Accomplishments:**

* Business Account opening & focussing Customer needs.
* Ensuring customers should route transactions once Business Account is opened.
* Providing excellent customers service to existing customers & new to Bank customers.
* Focussing on working capital like Import LC & Fx rates to generate business to Bank.
* Verifying customers documents & Cross selling Business Loan
* Maintain excellent business relationship with new and existing clients. Involved in business development by having corporate client relationship.
* Targeting financing of heavy and commercial equipments vehicles and business loans for major business organisation across UAE within the stipulated time by maintaining tat.
* To source Asset Backed Finance products from Secondary Market includes new equipment Finance, used equipment finance and refinance mainly from North Emirates.
* Provide solution for finance on Non-Standard Assets.
* Coordinate and maintain relationship with existing corporate for Commercial Banking Products.
* Work with the Departments, Dealers & Branches on the sales pitch, prospect meetings and negotiations with prospective clients on price and service offerings.



**Chartered Accountants – UAE- Leader Client Relation –Sep’2012- Feb’2014**

**Role & Major Accomplishments:**

* Joined as leader in HLB HAMT Chartered Accountants & involved in business development by having corporate client relationship.
* Mentoring the client in process & policy designed by product team, also guiding them intensively based upon their performance & call report.
* Have closely worked with the auditing team in getting accountants audited within the stipulated time by maintaining tat.
* Have been appraised by business head for using my past banking experience from India in easing quality sales.



**Religare Senior Relationship Manager -Chennai India** **Since July’2010 to August’2012**

**Role & Major Accomplishments:**

* Handling Insurance, Online trading, SME & Home Loans vertical of Religare .
* Key role is to sell Religare Insurance arranging home loans for the same client through HDFC home loans. Initiated third party Investment products for revenue generation with Aviva Life Insurance & Brila Life Insurance
* Running a profit Franchises/ Associates centre in Chennai through Insurance,
* Started the Business form Ground level to a Higher Level in a Short Span of Time by proper placement of potential immediately after my takeover of entire responsibility.
* Achieving monthly set Target by motivating the team & micromanagement
* Supervising & participating in the development, expansion and accounts relationship of the management.
	+ Exploring potential business and expand existing clientele; responsible for generation of revenues
	+ Building and maintaining healthy business relations with all team members and major clients, ensuring customer satisfaction by achieving delivery & service quality norm



**Relationship Credit & Debt Officer** **Chennai** **Since Dec’2006-Nov’2009**

**Role & Major Accomplishments:**

* Opening Relationship for HSBC Invest Direct products.

 Handling Branches of with a 25 member team – managing & mentoring the team.

* **Opportunity to work in Recovery Department of the Bank was given & by accepting this I have excelled the 30days past due & 90days past due . This helped me in not sourcing a False Customer.**
* Handling More than 1200 delinquent customer accounts worth more than 10 Million
* Achieving monthly set Target by motivating the team & micro management. Handling vendor maintaining daily productivity reports so as to focus on daily target
* Supervising & participating in the development, expansion and accounts relationship of the management.
* Preparing vendors audit required reports such as Monthly Performance letter, Receipt reconciliation, and Receipt book audit
* Handled client issues & problems very diplomatically in a such a manner that it does not affected the business
* Have undergone HR Training for developing Negotiation Skills with Delinquent Customers.
* Opening Banking Relationship and handling Loan products for HSBC Bank
* Under writing PL which include personal discussion with customer.
* Assessing the credit worthiness of the individual and sanctioning loans
* Delinquency monitoring, resolving nonstarter issues & maintain quality

**Major Accomplishments**

* **Major Achievements in HSBC have approve loan with credit quality standards & rated as best credit officer in pan India**
* Maintained consistency in performance & cross selling of HSBC Banking Products
* **Selected as Best Team Across Pan India in HSBC for winning the contest , as aTeam went to Bangkok Trip**



 **Phone Officer – Band- 2** **Since Dec’2005 to Apr’2006**

**Role & Major Accomplishments:**

* Opening Banking Relationship and handling Loan products for CITIBANK
* Promote cross selling for entire financial product and taking care customer care outbound
* Initiated the method of giving welcome call & to ease the customer in trading



**Sales Officer – Banc Assurance Since August’2004- August’2005**

**Role & Major Accomplishments:**

* Towards selling of insurance products to the HNI base of Canara Bank channel.
* Sourcing of new banking relationships with customers in banking channel
* Taking care of the day to day service activity
* Developing and maintaining relationships with Chief Manager and Senior Managers of Canara Bank

 Interacting with Bank Insurance Officer of Canara Bank generating leads with them, fixing up appointments, and conducting various activities in branches.

** Bank Personal Financial Consultant – Since Jul’2003 - Jul’2004**

**Role and Achievements:**

* Opening premium Banking Relationship and selling ABN AMRO BANK Liability products to retail customers.
* Assessments of opportunities in identified target segment, follow-up and leads and deployment of marketing resources towards focused sales efforts.
* Co-ordaining the team members for follow-up on identified and target accounts for product promotion.
* Lead Generation Activities and Interaction with retail clients



 **Assistance Sales Manager** **Since Nov 2002-Juy’2003**

**Role and Achievements:**

* Opening Banking Relationship and handling Liability products for CITIBANK
* Promote cross selling for entire financial product of the bank to the branch customer, based on the profile and identity requirements.
* Responsible for a new member in the team, giving on job training and responsible for their objective setting and output.
* Responsible for collections and queries of existing members.

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|  | **Senior Promoter Sales** | **Since Sep 1997-Oct’2002** |
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|  | **Role and Achievements:** |  |
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 Responsible for a five member team and responsible for their objective setting and output.

* Actively participated in exhibitions to represent the company and created healthy competition among team.



**Academia:**

* **Post Graduate in Business Administration (2003-2005),** –Symbisosis Insitute Pune.
* **M.A, Political Science MADRAS CHRISTIAN COLLEGE(1998-2000)**
* **B.A, English Literature PRESIDENCY COLLEGE**–Affiliated by University of Madras-(**1995-1998**)



**Additional:**

* **NCC “B” & “C” Certificate**, Participated in State Level Meet

 **Computer** **:** Diploma Network Centered Computing in NIIT.

* **Worked with MV Doulas ship**.

 **Hobbies** **:** Music, Travel, Fraud Control & Tourism

* **Languages Known:** English & Tamil to read & write



**Personal Details:**

**Date of Birth** : 29th April’1977

**Marital Status :** Unmarried

In UAE - Dubai

**Bhoopesh**