**DILIP**

**DILIP.81821@2freemail.com**



# RELATIONSHIP BANKING… COMMERCIAL LENDING…MANAGEMENT…

A highly qualified, results-oriented private banker with broad and diversified experience in corporate strategy, loan origination. Fluent in English and Hindi.

**Highlights:**

* Business Banker with over 10 years of experience in Business Banking / Commercial Mortgage (5 years in UAE).
* Career advancement with a good track record of promotions for strong performance; recognized as a top performer for achieving annual financial goals; rewarded with Cash/Non-cash incentives on multiple occasions for achieving targets.
* Extensive experience of selling & structuring Commercial Banking products - Term loan, Trade Finance limits, Loan against property, Commercial Mortgage & Loan Restructuring.
* Responsible for new client acquisition & managing existing relationships.
* Experienced in managing teams and multiple assignments / projects.

 **Achievements:**

* Won the CEO club award in 2016.
* Awarded for best performance almost every year.
* Successfully conducted training sessions like AML, Shariya Certification and Mashreq other products.
* Won two cross selling contest of MP and CG region.
* Achieved 208% of cross selling initiative and featured among top 3 branches of MP & CG
* Appreciation mails from all channel/verticals for resolving their queries & giving them training
* Won R&R for achieving 100% issuance in both medical & non-medical cases
* TATVA award (Service Excellence awards) was given to gwalior branch for excellent service quality.
* Certificate from claims excellence towards outstanding support in processing claim



# PROFILE DETAILS

**Business Development**
■ Analyze business potential, conceptualize & execute strategies to drive sales, augment turnover and achieve desired targets.
■ Monitor competitor activities and devise effective counter measures.
■ Identify, qualify and pursue business opportunities through market surveys and mapping as per targeted plans as well as through lead generation.
**New Market Development**
■ Identify new market segments and tap profitable business opportunities.
■ Evolve market segmentation & penetration strategies to achieve product wise targets.
**Key Account Management**■ Interface with Individuals / key influencers among corporate for ascertaining requirements, making presentations and delivering need based product solutions.
■ Ensure speedy resolution of queries & grievances to maximize client satisfaction levels.
■ Maintain excellent relations with clients to generate avenues for further business.
**Customer Relationship Management**
■ Manage customer service operations inclusive of implementing short / long term plans; managing teams with focus on achieving targets & service delivery metrics.
■ Identify improvement areas & implement measures to maximize customer satisfaction levels.
■ Take escalations for resolving critical issues; ensure that areas of concern are worked upon for improved service levels.
**Team Management**
■ Manage the gamut of tasks including recruitment, induction and training of sales teams.
■ Create an environment that sustains and encourage high performance; motivate teams in optimizing their contribution levels.



# PROFESSIONAL EXPERIENCE

**MASHREQ BANK, Dubai, U.A.E. 2013-Present**

 An organization developed to aid and build market economies providing financing for industries and businesses.

**Joined as a senior relationship officer and got promoted every year.**

**Relationship Banker-Business Banking (Jan’16 to till date). (Reporting to National Sales Manager)**

* Responsible for sourcing “Business Secured Loans”, Commercial Mortgage, “Loan against Property” & “Loan Restructuring” from entire UAE.
* Preparation of visit analysis reports (Call Report) to evaluate & substantiate financial activities & health of business.
* Responsible in portfolio management and relationships building to increase the numbers of customers & provide quality customer services.
* Preparation of “Credit Line Proposal”, “Business Visit Reports”, “In-house financials details” and also completion of disbursal documents / security documents.
* Understanding and evaluation of customer’s strength through company profile, bank statements & audit financials (Income Statement, Balance Sheets, Cash Flow analysis, Invoices)
* Coordination with other department of the bank for processing one file of business loan like credit, fraud & risk, disbursal & finance.

**Team Leader- Business Banking (May’15 to Jan’16).**

* Handling team of 6-8 Relationship officers, Sr.Relationship officers & Asst.Team leader.
* Manages trains and appraises a dedicated sales team in order to develop their Client Relationship skills and motivate them to contribute to achievement of job and team objectives.
* Monitors market and competitor activities and strategies to ensure that opportunities for new business.
* Identifies through account management potential defaulting accounts and investigates through closer management of the account cause for concern and recommends to the immediate reporting line (Dept Head) for appropriate remedial action.
* Ensures that all 'team' related administrative functions including file maintenance, training and staff development are competently performed.
* Attended and proactively participated in all sales and products training and learning sessions’ inclusive compliance training.
* Perform any other duties or responsibilities consistent with the role as assigned by management.
* Responsible in portfolio management and relationships building to increase the numbers of Customers & provide quality customer services.
* Understanding and evaluation of customer’s strength through company profile, bank statements & Audit financials (Income Statement, Balance Sheets, Cash Flow analysis, Invoices)
* Coordination with other department of the bank for processing one file of business loan like credit, Fraud & Risk, Disbursal & Finance.

 **Assistant Team Leader-Business Banking (March’13 to April’15).**

* **Joined as Sr.Relationship Officer & promoted to Asst.Team within one year.**
* Responsible for sourcing Business Loans to entire UAE.
* Preparation of visit analysis reports (Call Report) to evaluate & substantiate financial activities & health of business.
* Preparation of Credit Line Proposal, Business Visit Reports, In-house Financials details and also completion of disbursal documents / Security Documents.
* Coordination with other department of the bank for processing one file of business loan like credit, Fraud & Risk, Disbursal & Finance.

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**RAK BANK, Abu Dhabi, U.A.E. 2011-2013**

A bank that provides financial and professional services to industries throughout the world.

***Relationship Officer-Credit Cards*** (Aug 2011- Jan2013)

* Handled sales of Credit Cards to Corporate in UAE.
* Consistently overachieved monthly targets.
* Cross sell of other Banks Products
* UAE Topper in Cross sell contests.

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**Axis BANK, Indore, Madhya Pradesh, India. 2010-2011**

A banking and securities organization providing financial and professional services to industries throughout the world.

**Business Banking Relationship Manager** (Nov 2010-Aug 2011)

* Handling HNI Current Account & Saving Account.
* Distribution binds up Life Insurance, General Insurance, Equity Accounts, Mutual Funds, Fixed Deposits & Bonds.
* Lending Holds strength of Mortgage, Home Loans, SME Loans, Business Loans, Personal Loans, and Auto Loan
* Opening good Quality account and increased the high cash flow from that accounts
* Sourcing SME segment for high value lending business with counter and cross sell of revenue income products
* Pivotal in countering competition through personal relationship management that ensured low service issues and low closure ratios

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 **ICICI** **Prudential Life Insurance Co, Gwalior, Madhya Pradesh, India. 2008-2010**

**Branch in Charge** –Customer Servicing & Operation (Apr 2008 – May 2010)

* Managing Complete Office Operation of Gwalior Branches
* Handling two branches of Gwalior with a team of on & off role executives
* Managing New Business Logins, underwriting & tracking policy issuance, policy dispatch, etc.
* Managing customer service for branch, specially escalated cases and HNI's
* Responsible for achieving the branch sigma on various parameters
* Maintaining Branch Audit.
* Managing the credit tracking & dishonor processing of all new business & renewal business
* Also managing admin related activities like – Vendor Payments, Petty Cash records, etc
* Up selling insurance products & lead generation of probable customers

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 **ICICI Prudential Life Insurance Co, Indore, Madhya Pradesh, India. 2007-2008**

**Customer Service Associate** –Customer Servicing & Operation (Feb 2007 – Mar 2008)

* Managed Operations & Servicing activities for 4 Spoke branches Ratlam, Mandsaur, Dhar & Neemuch
* Handled new business logins & issuance for all the spokes
* Managed Customer Servicing & Queries for Spoke Branches.
* Responsible for cash and cheque reconciliation with complete day end activities
* Also managed Admin related and Other Issues for the Spokes
* Handling Commission queries and Advisor queries for my Spoke locations.
* Also handled issuance and dispatch tracking for Indore Hub Branch.

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 **Standard Chartered Bank, Indore, Madhya Pradesh, India. 2005-2007**

**Sr.Relationship Officer** –SME Liability (Dec 2005 - Feb 2007)

* Managed annual business worth Rs. 2 million for CASA, FDs & Insurance products
* Handled business loan portfolio for new to Bank customers
* Generating revenue by sales of Asset based products as well as investment products
* Generated new customer base in Indore and nearby areas. Organized several Promotional Activities for new lead generation and referral leads
* Organized various Product Promotions that led to significant increase in business.

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|  **PERSONAL DETAILS****------------------------------------------------------------------------------------------------------------------------------------------------** |
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| * + **Date of Birth** – 26/02/1982
	+ **Nationality** –Indian
	+ **Visa** – **U.A.E. VISA –** Work Permit valid up to 18/03/2018
	+ **Visa** – **U.S. VISA** – B1/B2 Visa Valid up to 31/08/2026
	+ **Relationship Status:** Married, **residing in Bur Dubai, U.A.E.**
	+ **Interests**: Travelling, keeping abreast of global happenings, listening to music, Surfing

 **EDUCATION****------------------------------------------------------------------------------------------------------------------------------------------------** |
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| Aug 2001 - Apr 2005 Bachelor in Commerce, DAVV Indore , India |

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