

# SHAJI THOMAS

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## SENIOR MANAGEMENT EXECUTIVE

**RETAIL BANKING | REAL ESTATE | EXPORTING | BUSINESS DEVELOPMENT**



Senior professional with over 22 years of experience in consistently accomplishing business & operational targets by efficiently managing Real Estate, Retail Banking, Exporting Business, Business Development, Sales and Marketing, Product Launches, Channel Management, Relationship Management, and Team Management across diverse organizations. Motivational leader and mentor of multicultural and cross-functional teams with team management skills, adapting with agility to new environments and delivering consistently high levels of client satisfaction

### CAREER ABRIDGEMENT

Shaji brings with him proven record of success in benchmarking pace-setting results across key performance metrics. Consistently aligned business management strategies with its goals and achieved significant improvements in key business metrics.

- ▣ Comprehensive experience in creating short term and long-term business development procedures, engagement strategies and service standards; excellence in managing multiple business processes / revenue expansion activities with key focus on top & bottom-line profitability
- ▣ Proficient at analysing market trends to provide critical inputs for innovative initiatives and formulation of selling and marketing strategies.
- ▣ Ample experience in analysing & networking with prospective clients, generating business from existing accounts and achieving profitability and increased sales growth.

### CORE COMPETENCIES

Retail Banking	Business Development	Team Management	Client Acquisition
Real Estate	Revenue Expansion	Lead Generation	Marketing Strategy
Relationship Management	Compliance Management	Sales & Marketing	Strategic Planning

### EMPLOYMENT CHRONICLE

#### SOBHA LIMITED - COCHIN

**TEAM LEADER - SALES & MARKETING (AUG 2014 - June2020) 5 Yrs 10 Mnths.**

#### Accountabilities:

- ▣ Responsible for Business Development, Sales, Marketing and Brand Management for the luxury condominium project in the International and Indian markets
- ▣ Preparation of Sales and Marketing plan in the form of price recommendations, pre-sales plan, post sales plan in conjugation with inputs from other departments
- ▣ Meeting with HNI clients, Scheduling Client Meet Activities at various Overseas & Domestic locations.
- ▣ Develop and execute marketing plans for the project through events, direct & online campaigns within the agreed budget
- ▣ Build marketing platforms, social media tools, marketing materials (including advertisements, collaterals & brochures) and newsletters
- ▣ Interfacing with Channel Partners / Financial Institutions for organizing Road Shows and other sales promotional activities. Evaluate new channels of communication, relationships and maintain productivity.
- ▣ Generated the 2<sup>nd</sup> Highest Revenue in Residential Project Sales in 'Sobha' across PAN India, in the FY 2014-15
- ▣ Spearheaded the local customer's Focus Group Activities that has resulted in business growth.
- ▣ Meeting consistent business year-to-year.

## ICICI BANK - COCHIN

Sr. MANAGER – SALES - PRIORITY SECTOR LENDING: (MAY 2011 – JULY 2014) 3Yrs. 2 Months

### Accountabilities:

- Product Head for Gold Loan Business in Kerala Zone. Oversaw Business development and operational efficiency at 110+ Branches.
- Directed and successfully improved the loan portfolio in the zone. Co-ordinated with various Cluster Branches and Branch Managers to arrive the projected goals for the FY. Effectively managed the sales team to coordinate with Branches.
- Cross Sell Campaigns & Marketing, responsible to set Cross Sell strategies, Identifying Cross Sell opportunities through Outbound & Inbound Channels and ensure implementation to meet the Business goals & the financial objectives of balance sheet growth and profitability.
- Regular Branch visits, Review of Portfolio quality, Due follow up, Limit Renewal and overfunding trigger monitoring, participating routine and Audit appraisal of Gold ornaments at branches.
- 'Best Zone' recognition – for Branch Level Operational & Process Quality of Gold Loan in South India.
- PAN INDIA Topper in ICICI Bank for two consecutive years for Loan against FD (Agri) portfolio.

## AXIS BANK - SHIMOGA & PERUMBAVOOR

BRANCH OPERATIONS HEAD & BRANCH SALES MANAGER (MAR 2006 – MAY 2011) 5Yrs. 2 Months

### Accountabilities:

- Maintained the performance as per the KPI (Key performance indicator) of the Bank both in the capacity of Operations Head and Branch Sales Manager.
- "AAA" in Audit & Inspection Rating in Axis Bank, when the 'Operation Head' Role handled at the Branch.
- Promoted CASA, Third Party Product viz Insurance, MF, Trading Account, Investment Advisory and All Asset Products, by providing consistent, accurate and transparent information with both Domestic /HNI, and NRI customers.
- Qualified for many Third Party Product sales contest.
- Consistently met the monthly login numbers for CASA accounts.
- Took appropriate steps to ensure that the marketing strategy is communicated with absolute clarity to all members of the team to follow.
- Took adequate care and diligence in day to day conduct to protect bank from financial and non-financial loss and ensure that bank policies and guidelines are strictly followed.
- Involved in corporate/bulk sales and different sales promotions like balance transfers, Business Loan etc.
- Consistently illustrated high levels of customer orientation and professionalism in day to day conduct.

## KARNATAKA BANK - MUMBAI & BANGALORE

OPERATIONS STAFF / CASHIER (JUNE 1998 – FEB 2006) 7Yrs. 8 Months

### Accountabilities:

- Accept, verify and post cash/ transfer/clearing cheques and other instruments, as the case may be, in appropriate of accounts/ ledgers, either manually or online and give due acknowledgements.
- Signing vouchers, checks, drafts, mail transfers, DD/ Pay Orders, advices such as non-payment advices, bill schedules, demand notices, statement certificates etc.,
- Promoted Bank Products (CASA, Loan Products, Third Party Products Viz MF, Insurance) by providing consistent, accurate and transparent information to customers

### EDUCATIONAL QUALIFICATIONS

MBA -Finance : Madurai Kamaraj University – Pursuing  
BSc (Physics) : Mahatma Gandhi University – 1992-95  
JAIIB from Indian Institute of Banking & Finance  
Qualified NSDL (Operations Module) exam thru Axis Bank.  
Certificate Holder on KYC-AML from IIBF  
Google Online Proficiency Certificate on Digital Marketing – Feb 2017

### PERSONAL PROFILE

Date of Birth	02 <sup>nd</sup> – May - 1975
Nationality	Indian
Marital Status	Married
Languages Known (Speak)	English, Hindi, Kannada, Malayalam and Tamil
Visa Status	Visit