

**SANDEEP K**

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**ID: [sandeepkann@gmail.com](mailto:sandeepkann@gmail.com)**

**PASSPORT DETAILS:-**

Passport No – T0754228

**SKILLS:-**

- 1.Customer service & Relationship management
- 2.Teamwork & Leadership
- 3.Sales & Marketing
- 4.Administration & Team Management
- 5.Trade finance operations
- 6.Client Retention

**Education:-**

BBM – Bachelor of Business Management

**Language:-**

- 1.English
- 2.Hindi
- 3.Malayalam
- 4.Tamil



## CURRICULUM VITAE

**OBJECTIVE:**

To be a Team player of the organization that includes professional growth which provide challenging and Rewarding career while allowing me to utilize my experience, knowledge and skills.

**PROFESSIONAL ACHIEVEMENTS :**

- a. Region **Top Branch** and **Top Branch Second** from **Kosamattam Finance Ltd** on 2019.
- b. Consistent months award winner as **Best officer** from **Mashreq bank** on 2013 and 2014.

**CURRENT PROFILE:**

**Working as a Personal Finance Officer in FINANCE HOUSE (UAE) from Feb 2020 To March 2020**

- a. Facilitate cold and warm calls to prospective leads.
- b. Schedule and follow through on calls with leads and current customers.
- c. Source and work customer referrals.
- d. Promote specific products as directed by the management.
- e. Maintain positive business and customer relationship.
- f. Develop strategies for more effective sales individually and as part of a team.
- g. Track all appointments, sales, complaints and status report.
- h. Self improve continuously by way of experience and reporting manager feedback.

**Worked as a Branch Manager in KOSAMATTAM FINANCE LTD from Feb 2019 to Jan 2020**

- a. Manage entire branch sales and operations
- b. Improve retail sales (Loans, investments and third party products) .
- c. Handle branch staffs and improve quality of customer service and productivity of the branch.
- d. Supervise cash counter and appraiser counter for smooth process.
- e. Meet and close the deal of HNI clients for investments and Third party products.

## Personal profile

**Father's Name : Kannan  
unni nair**

**Marital status : Married**

**Nationality : Indian**

**Date of Birth : 25th Apr  
1983**

- f. Follow Audit procedure and process for branch level to reduce and avoid major compliance.
- g. Train the staffs to improve and update knowledge in all products.
- h. Conduct meeting and consolidate staff productivity in all products level.
- i. Prepare and provide day/week and monthly report to the management regular and actual basis.
- j. Maintain zero outstanding pending on interest collection month on month.

### **Worked as a Branch Manager in MUTHOOT FINCORP LTD from Feb 2018 to Feb 2019**

- a. Responsible for supervising and Managing the branch operations.
- b. Maintain and oversee all branch procedures and process.
- c. Duties include train the branch staff and provide excellent customer service.
- d. Take necessary steps to resolve issues and complaints.
- e. Marketing the branch within the community to attract the business.
- f. New customers acquisition and generate new business to the branch.
- g. Follow up and keep good relationship with existing customers and working on to increase volume of business
- h. Provide operation updating info to subordinates and branches.
- i. Make sure zero percent compromise in better service to the customers .
- j. Improve the branch revenue and reduce the operational complaints

### **Worked as a RELATIONSHIP OFFICER - (Retention and Activation) (RBG)**

**and Worked as a SENIOR PROCESSOR in MASHREQ BANK Intl Trade**

**Operations from 2012 to Oct 2015(FTC - EXPORTS) – (UAE)**

### **RELATIONSHIP OFFICER :**

- a. Interface with customers; both external and internal in a call center setting.
- b. Must achieve daily, weekly and monthly quotas set by management.
- c. Primary focus will be Activation and retaining existing customers and providing superior customer service.
- d. Provide a wide variety of information to customers, i.e. products and services, billing details, Will also provide retention offers to maintain our existing customers.
- e. Accurately identify the purpose of the customer complaints.
- f. Must adhere to company attendance guidelines.
- g. Complete customer query in TAT and use training and educational materials for improvement.

**SENIOR PROCESSOR :**

- a. Process Trade transactions in accordance with applicable procedures, service standards and operational instructions within timelines and accuracy.
- b. Transactions processing in Export Trade services viz. Advising , Amendments of Letter of credit.
- c. To Ensure prompt and effective responsive to various queries and request from issuing bank.
- d. Processing payments like MT202 and MT103 and co-ordinate with the branch for funding related activity.
- e. Outstanding follow up for the pending charges.
- f. worked under minimal supervision and responsible for adherence to the service level.
- g. Ensure compliance with all applicable external rules/regulations and internal policies including management& reporting of operational risk.
- h. Maintenance of daily/monthly volume reports for MIS and make sure that SLA's are met .  
all transactions

**Worked with SAMBA BANK as a SALES OFFICER from 2010 TO 2012 – (UAE)**

- a. Reporting to the Team Leader.
- b. Direct selling the personal loan product of samba bank to the individuals..
- c. Maintain high standard Customer service.
- d. Generate quality business and new customers to the bank.
- e. Conduct company visit activities.
- f. Keep good relation with existing customers and generate reference sales.
- g. Meet out the sales volume
- h. Do list new companies in bank and make bulk sales

**Worked with BHARATI AXA as a Agency Manager 2008 to 2010 - INDIA**

- a. Directly reporting to the Senior Branch Manager.
- b. Manage multi-disciplined team with primary responsibility for revenue generation and Client relation.
- c. Identify and implement market strategies to create active team
- d. Implemented training process to improve team members in area of sales and Marketing, and customer service.
- e. Communicate with the team and Organize plan accordingly to increase productivity.
- f. Achieve periodical targets as per company expectation.
- g. Very quality service after sales in the given TAT.
- h. Report to the management daily and Monthly volume regular basis.

**DECLARATION :**

I hereby solemnly declare that all the statement made in the above are true and Correct to the best of my knowledge and belief. I assure that I will be sincere and strive for development of the company.

**Place:**

**Date:**

**(SANDEEP K)**



