**MOHITH KRISHNAN**

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### Abu Dhabi; UAE

**Professional Description**

Result-oriented, adaptable, self-motivated and multilingual management professional. An ardent learner having strong team leading capabilities with competitive oral and written communication skills. Career oriented professional having an exposure of 8+ years in financial & FMCG Retail sector with strong background in Sales, Marketing Communication, Business Development and Relationship Building.

# Areas of Expertise

* Team Management.
* Heavy Machinery, Equipment & Commercial Vehicle Finance. Business Loans. Trade Facilities. Business Credit Cards. Corporate & Individual Liability Sourcing. Portfolio Management.
* Market Research to know customer preferences, policies of business banking, money laundering & bank compliance guidelines, to safeguard the reputation of the brand by employing best practices at all times.

# Experience Highlight

**Mashreq Bank *(Oct 2016 – Till Date)***

## Business Banker – RBG

**Gulf Finance Corporation PJSC (*Dec 2013 – Jan 2016*)**

## Manager Direct Sales – SME & Commercial Finance

* + Leading team comprising of Senior Sales Officers & Sales Officers who are the front-runners for increasing our customer base and revenue
  + Recruitment of new employees to the department & training them.
  + Identify & guide the team on target market to broad-base portfolio to pursue growth opportunities.
  + Involved in strategic discussions for increasing market share for GFC, product development & credit policy to bring ease towards transactions to ensure risk is mitigated
  + Evaluating the need and value of security (finance documentation and legal instruments) ensuring security documentation pertaining to assigned portfolio is accurate and properly held for sustaining a good position of company.
  + Half yearly review of portfolio to achieve satisfactory rating on asset portfolio quality.
  + Periodical Client visits financial analysis of the account statements, formal credit checks and provide market feedback to manage the existing portfolio.
  + Coordinate with Credit & Operations for smooth execution of client’s application.
  + Maximize revenue for the branch by cross selling & upselling revenue generating products.
  + Building strong network base in the market to generate more and more new business.

**First Gulf Bank (*April 2012 – November 2013*)**

## Senior Relationship Officer (Liabilities)

* + Having a customer base of large corporate and government entities.
  + Sourcing NTB Business and HNI accounts.
  + Booking corporate & individual term deposits. (Selling term deposits)
  + Creating and maintaining a good liability book size.
  + Assisting Team Manager to handle the team of 6 Sales Officer.
  + Guiding team members to achieve their monthly target by going for joint calls, designing and execution of activities for lead generation & conversion.
  + Sharing the updates of recent market changes within the team and helps them to use the market conditions to improve their business.
  + Achieve monthly assigned target of net incremental book size in terms of no. of customers as well as value.

**RAK Bank (*Feb 2010 – Jan 2012)***

## Relationship Officer (Business Banking)

* + Sourcing Business Accounts, Business Loans & Facilities from UAE Market.
  + Creating and maintaining a good liability book size.
  + Analyzing client’s financials, bank statement and all other required documents to prepare proposals for business facilities.
  + Identifying potential Consultants and keep them in loop to get quality Business.
  + Establishing relationship with Free Zone authorities in Abu Dhabi to source business.
  + Understanding the market as well as the customer and their financial portfolio.
  + Cross Selling of various bank and third party products.
  + Understanding the line of business in-depth and solving client’s financial needs.
  + Coordinating with the Relationship Manager to implement sales strategies.
  + Maintaining a good customer data base and keep them in loop.
  + Cross checking information provided & credibility of the client before starting relationship.
  + Coordinate with operations department and branches to solve the customer problems.
  + Ensure that Bank policies and guidelines are consistently & strictly followed.
  + Coordinating team in the absence of RM.

# Spencer’s Retail Ltd. (MAY 08 – DECEMBER 09)

## Officer-Marketing Communication

* + Co-ordination and implementation of entire Events & Marketing Activities (BTL & ATL).
  + Create brand awareness and to increase store traffic.
  + Negotiating with marketing channels for best rates and slots.
  + Planning & implementing various indoor & outdoor communication strategies.
  + Designing collaterals for Stores.
  + Monthly marketing budget preparation and allocation.
  + Coordinate with Operations Dept. to collect customer feedback & develop strategies.
  + Supporting Visual Merchandiser for in store activities.
  + Reviewing the efficiency of activities conducted, with Operations Department.
  + Handling Activation & Alliances activities (Space Selling) in a monthly target based.

# Educational Qualification

* Masters in Business Administration (Marketing & HR), DCSMAT, MG University.
* Bachelor of Commerce, SNM College, Mahatma Gandhi University.

# IT Skills

* MS office (Proficient with Word, Excel and PowerPoint), Internet.
* Tally.

# Personal Profile

Nationality : Indian

Passport No. : L4878432

Date of birth : 24-03-1986

Gender : Male

Marital status : Married

Languages : English, Malayalam & Hindi

Driving License : Valid Driving Licenses in UAE & India

Reference : Suraj Gopal

Head Of SME & Commercial Finance Gulf Finance Corporation PJSC Mobile- +971-56-9931511