

Joy Dinesha Joseph Eligues

BANKING & FINANCE PROFESSIONAL



☎ 050-485-9208

✉ joydineshajoseph@gmail.com

in <https://lnkd.in/gaYdfXap>

📺 <https://meet.google.com/yga-vdkx-hzo>

I am a competitive Banking sales & Business development professional and have a can-do attitude with a strong work ethic who wants to be part of a growing team, having managed a portfolio of **267 domestic and international accounts** accomplished over **3 million** in annual portfolio revenue, generated **10 million** in deposits & originated over **60 million** in loans in **India** during COVID-19, completed **6 years**, and **9 months** in **Banking & Finance**.

PROFESSIONAL SKILL

- Resilience & rapport building
- Empathy & positivity
- Persuasion & negotiation
- Business-to-business sales
- New business development
- Business-to-customer sales
- Cross-functional coordination
- Public speaking & cold calling
- Critical & innovative thinking
- Self-management skills

CORE PROFICIENCIES

- Portfolio management
- Commercial banking
- Retail banking
- Loans and Investments
- Credit Policy & procedure
- Account management
- Sales management
- Financial services
- Insurance & Financial services
- Business planning
- Customer relationship management
- Creative and critical thinking

PROFESSIONAL EXPERIENCE

DEPUTY MANAGER

HDFC BANK

Chennai, India | Oct'21-Feb'22

- Lead sales team in generating sales & increase market share
- Manage, motivate, coach, train and evaluate the sales team & apply trained methods in day to day regional sales activities through joint sales calls
- Develop close relationships with existing and potential clients to meet sales targets & ensure consistent long term business
- Cultivating solid relationships with major customers to ensure a continuous flow of sales revenue.
- Identifying promising prospects through cold-calling, networking, and customer referrals.
- Should maintain accurate up to date sales pipeline and forecasts.

RELATIONSHIP MANAGER

YES BANK

Chennai, India | Sep'19-Sep'21

- Manage assigned portfolio of focus relationships
- Achieve financial targets assigned in line with portfolio handled
- Ensure regular interaction with clients to address any banking/financial needs and increase YES BANK share of wallet
- Conduct joint client calls with product partners as per the account plan to identify opportunities to deepen relationship
- Work closely with customer service unit to ensure that clients' day to day transaction needs are addressed
- Negotiate internally and with clients for closure of deals
- Ensure fulfillment of all required documentation (incl. insurance) as per the banks credit policies and procedures
- Monitor and track assigned portfolio on a dynamic basis to recognize problem credits early
- Ensure that all new deals in discussion are recorded and updated in deals in pipeline report on a weekly basis
- Ensure that activities are in full compliance of group policies and processes, Central Bank regulations and other internal Legal and Compliance regulations at all times

KEY SKILLS

- Effective listening
- Proficiency in MS Office and Flex cube, CRM software
- Accuracy and attention to detail
- Able to multi-task
- Manages time effectively and adapts quickly to changing priorities
- Superior organization skills
- Team player who works productively with wide range of people
- Capable of following written instructions and documented procedures

EDUCATION

JEPPIAAR INSTITUTE OF TECHNOLOGY
2011 – 2015
B Tech CSE

LANGUAGES

- English and Malayalam
- Tamil and Telugu

PERSONAL DETAILS

Date of Birth: 18.06.1993
Marital Status: Single
Nationality: Indian
Visa Status: Visit Visa
Validity: Until Mar 25'22

STANDARD CHARTERED BANK

Chennai, India

ASSISTANT RELATIONSHIP MANAGER

Sep'18-Aug'19

- Assist the Relationship Manager team in maintaining and developing both existing and target Relationships
- Liaise regularly with various departments ETC, OPS, Compliance, Credit Ops within the bank and entertaining requests and enquires pertaining to transactions and/ or documentations
- Ensuring all documentation is up to standard and up to date and ensuring that MER issues are kept to a minimum
- Attend to the Clients and enquires and coordinate with various Service Departments to ensure resolution in timely manner
- Assist to specific projects/ jobs assigned by Division/ Unit Head from time to time
- Establish cordial relationship with WRM and provide clarifications on any queries raised
- Housekeeping monthly pipeline report and updating the same on monthly basis
- Explore and highlights business opportunities in the portfolio
- Maintain proper records of Clients communication
- Develop and sustain long-lasting relationships with customers

SENIOR RELATIONSHIP OFFICER

Aug'17-Apr'18

- Use appropriate office technologies and computers to process and track orders and maintain excellent communication with all clients
- Follow company policies and procedures
- Responsible to identify and selling the retail banking products i.e., credit cards and personal loans to potential customers.
- Supports sales activities within the branch executive in graded sales, relationship and credit strategies aligned with business plans

RELATIONSHIP OFFICER

SBI CARD

Chennai, India | Jun'15–Jul'16

- Establish effective / efficient communications with internal / external communications
- Manage the workflow on a day-to-day basis without compromising on the risk and service
- Identify risk based on analysis and nature of issues and inquiries arising repeatedly



REFERENCES

Will be provided upon request