



MOHITH KRISHNAN

☎: +971 56 3186777

Tel: +971-2-6431962

✉: mohithkrishnan@gmail.com

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