

# Resume



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## SYNOPSIS

- Having 17+ years of experience in the area of Sales and business Development, Retail management, Customer Life Cycle management, Operations Management.
- 10+ years of experience in Banking & Financial Service Industry & 7 + years in Telecommunications industry.
- Currently working with a leading NBFC as Sales manager.
- Having UAE/India LMV Driving License.
- CISCO and Veeam Certified Sales and Account Management professional from Dubai.

## EXPERIENCE HIGHLIGHTS

**Organization:** Dunia Finance LLC [www.duniafinance.ae](http://www.duniafinance.ae)



**Designation:** Sales Manager

**Duration:** Since June 2016

### *Key responsibilities*

Business development and Sales in designated region, Assets and Liability Products.

Reporting to Sales Head and down level reportees as 1 RM, 3 TL's & 33 Relationship Officers.

Responsible for Personal Loan, Credit cards, Labour Guarantee, Corporate Fixed deposits, WPS Sales and service.

Developing and maintaining strategic partnerships with customers/Corporate to both identify and generate business opportunities aimed at optimizing consumer banking group revenue.

Custodian of Head office branch functioning (Largest Branch in UAE) including Sales, Operations, Customer service, Audits & Training.

Management of opportunities with customers ensuring efficient service providing consistent guidance and direction to the RO/TL/relationship managers to support effectiveness

Assisting in the development of business strategies addressing potentials in new markets and territories that will strengthen the bank's overall position

Reviewing the market to identify opportunities and trends, developing forecast and business plans accordingly

Offering the full complement of products and services to potential clients ensuring the whole bank may benefit

Monitoring market and competitor activities and strategies to ensure that opportunities for new business are not overlooked and the bank's market share is retained

Acquiring, developing and maintaining a growing portfolio of clients, ensuring that new relationships or ongoing requirements of existing clients achieve maximum revenue within acceptable risk profile requirements

Reviewing product policy, client acquisition processes and various critical matters and offering recommendations for enhancement

Implementing relationship management strategies to protect the bank's interest at all times

Developing service level targets and managing the coordination of the section with other departments to meet client service expectations

Engaging with key stakeholders including Operations, Marketing, Technology, Branches, Legal, Risk, Credit, to deliver timely and effective level of client experience to our clients

Implementing departmental policies, systems and procedures so that all relevant procedural /legislative requirements are fulfilled while delivering a quality and cost effective service

Assisting in the continuous improvement of systems, processes and practices while taking into account "international leading practice", improvement of business processes, cost reduction and productivity improvement.

Keeping abreast of professional developments, new techniques and current issues through continued education and professional growth

**Organization:** Teksalah LLC  [www.teksalah.com](http://www.teksalah.com)

**Designation:** Senior Sales Account Manger.

**Duration:** From April 2015 to May 2016

**Key responsibilities**

- Responsible for Entire portfolio of Microsoft, CISCO, Veeam, Riverbed, Fort iGATE. Sales, Account Management, Customer Life Cycle Management, Vendor/agency Management, Marketing activities and business development.
- Taking care of Corporate/Enterprises, SME segments for sales and Retention/Relationship Management.
- Cross selling and up selling of different products and services as per the account allocation.
- Selling AMC/SLA to Mapped Accounts and new customers. SLA/AMC Renewal.
- Lead Managing a team of Sales associates, Tele callers and Backend team for business development and sales.
- Identification of new Accounts for business improvement.
- Ensuring P&L for the said portfolio as a whole.
- Conducting different kiosk activities and seminars for knowledge up gradation on new technologies and services for improving sales.
- Keeping excellent relationship with corporate and HighNet Worth individuals for technological advancement training, which intern leads to business and revenue.
- Relationship Management and coordinator for different training and developmental activities through vendors and distributors.
- Managing and coordinating with channel partners for positioning different solutions and services.
- Having sufficient selling knowledge of Routers, Switches, Servers & Storage, Meraki, Collaboration and wireless technology.
- Active participant in developing business strategies, KPI setting, Annual Budget allocation & Planning.
- Customer retention Management. Conducting seminars and workshops for clients and partners.
- In house and outsourced Telemarketing coordination



**Organization:** Aircel Ltd. **AIRCEL** [www.aircel.com](http://www.aircel.com)

**Last Designation:** **Zonal Sales Manager (ZSM)**, Pondicherry, Tamil Nadu, India (In charge of 8 districts).

**Duration:** Feb'09 - March'15

**Key responsibilities**

- Zonal Sales Head – Responsible for P&L of the Zone, Sales Operations & Business Development.
- Managed a team size of 100+ including Territory managers and ASM.
- Responsible for Prepaid Distribution channel Management, Gap Identification, Distributor recruitment, incubation and Lifecycle management of channel partners.
- Responsible for Top line and Bottom line revenue generation. Handled average revenue of 332 per annum.
- Prepaid/Postpaid GA acquisition, Primary, Secondary and Territory management.
- Responsible for marketing related activities through internal and external team members.
- Planning and executing different market activities and camps across the zone.
- Responsible for 3 COCO, 14 DODO & 48 distributors across the zone.
- Responsible for Up selling, Cross selling of VAS, handsets, Dongle through retail showrooms.
- Responsible for entire retail operations, Retail Strategy, Business expansion, & Acquisition. Retail Show room identification, inception and Management – Profit Centre Operation.
- Identify activities to increase acquisition, including show room specific and market specific activities.
- Working with marketing team on cross selling and up selling to increase foot falls and business.
- Ensuring visual merchandising at all stores, drive sales and service processes at stores.

- Implement comprehensive check on process in conjunction with central process owners to ensure all processes are aligned to national process guidelines and regulatory requirements.
- CAF/Activation management with in TAT.
- LUT Management, managing the LUT to desired level for optimum profit generation.
- Act as a one touch point for audit and compliance.
- Handling a Direct Sales Team – Recruitment, Training and Development.
- Coordinating with Agents & Vendors to ensure smooth operations.
- Annual Budgeting, planning and execution in line with organizational goals.
- Key strategy player for framing National level strategies and planning.
- Awarded as the Best Zonal Sales Head for H2- 2014 and created a history of zero Deficits on AOP targets for the year.

#### **As ZONAL CSD HEAD**

Responsible for Six vertical functions of CSD (Prepaid& Post Paid Service Management) - Collection & Retention, on boarding, *Retail Sales and Operations*, Service Assurance, Query resolution & Call center Management.

- Collection & Retention:** Responsible for formulating collection and retention process and procedure. Including Postpaid Channel Management for collection and agency model collection. Continuously achieved 98% YTD billing vs. collection and Churn Management in desired level. Selection and appointment of Post Paid Channels, Training, Lifecycle Management. Outbound and inbound collection management.
- Retail Operations:** Identification of show rooms and setting up of each show rooms based on company norms. Responsible for profit Centre Operation. Ensuring Postpaid, Prepaid, Vas, Device sales, Recharge through show rooms and external activities. Tie up with different brands for customer walk-ins in show room. Up selling and cross selling through existing and walk ins need to ensure through Territory Manager and TL. P&L of showrooms are keen responsibility. Handled 13 DODO's and 3 COCO's in designated region.
- On boarding:** Custodian of CAF related activities, for prepaid and postpaid. Coordination of VTM/TERM related activities in Zone. CEF coordination with different prepaid and postpaid distributors/channels, Show rooms & DST members. Strict control over compliance is maintained.

- d. **Service Assurance:** Coordination of Audit through Service assurance team. Ensuring internal and external audit compliance in stipulated rating. Taking corrective action for audit findings.
- e. **QRC:** Co-ordinate with QRC team for resolution of customer query with in SLA for both Pre paid and postpaid.
- f. **Call Centre:** Coordination with call centers for customer grievance resolution.



**Company:** Reliance Communications Ltd.

**Designation:** Customer service Manager

**Duration:** Dec'07 - Feb'09

**Key responsibilities**

- Billing and Collection Lead for Kerala.
- Reporting to Circle Head and down level reportees as Life Cycle Mangers.
- Formulating policies and strategies for Billing and collection mechanism.
- Managing Bucket wise collection through in-house and agencies.
- Retail showroom Banking and collection Management.
- Retail Show room identification and Profit center operations in designated area.
- Training and development of employees, agencies through in-house trainer as well as external trainers.
- Coordinating different Certification levels for employees and agencies, through Reliance academy.
- Bill Generation, printing & dispatch management.
- Customer Life Cycle Management.
- Annual budgeting on collection and retention.
- Churn/Retention Management.
- Bad debt Management.
- HNI and Corporate management.
- Direct hand holding of Major VIP's & Confidential accounts, both service and Sales.

**Company:** Mahindra & Mahindra Financial Services Ltd. (M&M)

**Designation:** Manager- Sales.

**Duration:** Aug 2002 - Dec 2007

**Key responsibilities**

- Designated as Manager - Sales. Responsible for **Auto loan& Personal loan.**
- Responsible for 3<sup>rd</sup> party **Insurance Sales**– Life and Nonlife and Auto loans.
- Responsible for different Dealerships/Agencies for business development.
- Managed 13 branches across the region with 3 Territory Managers and 1 Area Manager.
- Asset Reconstruction Department - New initiative introduced and made successful first time in NBFC for bad debt management.
- Retail and wholesale funding Management. Retail funding for customers and wholesale funding for dealers (Trade Advance).
- Setting up of process, Policies and amendments for Auto loans/Trade Advance.
- Annual Budgeting, allocation and implementation as per organizational Goals.
- Ensuring Bad debts level as per organizational KPI.
- Setting up of KPI for team and ensuring Business Objectives.
- Ensuring effective Collection mechanism.
- Repossession of vehicle and disposal of stock.
- Agency/ Vendor Life Cycle Management.
- Training and development of team members and agencies in accordance with organizational goal setting.

**Company:** Ganganath & Company (Citi bank Authorized Agency for Credit Cards and Auto Loans)

**Designation:** Sales Officer (Trivandrum, Kerala, India).

**Duration:** Sep 1999 – July 2002

**Key responsibilities**

- Credit Card and Auto Loan Sales for City Bank Authorized Agency.
- Perform sales calls to potential credit card customers, encouraging them to sign up for our services.
- Process Credit Card Applications for new customers, setting up of customer background verification -coordination.
- Credit card Sales – directly through walk-ins and promotional activities. KIOSK activities in different government/private organizations.
- Car loan sales through dealers and kiosk activities, as per the seasonality.
- Yielded good results through different market activities like, Umbrella/KIOSK sales activity, corporate door step sales, reference sales etc.

## EDUCATION

- B.com, from Kerala University, in 1998.
- Master of Bank Management, Annamalai University.
- MBA from SMU – Marketing specialization.

## PERSONAL DETAILS

Name : Dinesh Madhavan Nair  
Emirates ID No : 784-1978-2683619-5  
Nationality : Indian  
Passport Number : J 3638888  
Name of Father : V Madhavan Nair  
Date of Birth : 15th Jan 1978  
Driving License : UAE/India LMV license.

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Dinesh Madhavan Nair

Dated: 01/10/2017