

Abir Chippa

745 Barclay Drive,
Bolingbrook, IL, 60440

Email: chippaa24@gmail.com
Mobile: +1(206)877-3884
Residency: Permanent US resident

PROFILE:

- High Performance, pro-active and result oriented with proven track record and a strong eight years of experience with cross functional skill-set across Sales, Relationship Management, Trade Finance, Financial Analyses, Financial Modeling, Treasury Management and Cash Management in Corporate/Commercial Banking, Private Banking and Retail Banking
- Global footprint working and managing teams in varied geographies and cultures spanning Europe and the Middle East
- Strategic-thinker, and possess deep knowledge of strong leadership and team management skills. Responsible for developing product-expertise in Mortgages for a team of 25 customer advisors in 11 different branches in London
- Result orientated person with strong business acumen and infrastructure planning skills in Corporate Banking
- Effectively communicate direction, commit people to action, and convey complex information in simple language and formats

Career Progression

Commercial Bank International (QNB Group) – Dubai, UAE Relationship Manager – Large Corporate

Nov 2014 – Present

Reporting, Management and Responsibilities:

- Manage a portfolio of USD 100Mn currently, targeting USD 150Mn by the year end of 2015
- Mandated to generate portfolio profitability of USD 4Mn by the year end of 2015
- Advisory on corporate services including Investment Management, Working capital requirement, Trade finance cycles, Cash flow Management and Cross selling of Treasury services and bank's other products and services
- Manage and enhance existing asset portfolio; solicit new relationships to meet financial / non-financial objectives
- Prepare credit proposals, spread financials according to Moody's requirements, present financial and risk analyses with projections
- Review and recommend lending proposals, which include financial analyses, risk analyses & industry analyses
- Liaise with various internal departments (Credit, Legal, Operations, CAD etc.) for timely execution of transactions
- Assess clients need for facilities and their re-payment abilities and structure the credit facilities accordingly and manage day to day operations of the clients

Achievements:

- Marketed and introduced 5 major accounts from November 2014 to July 2015

HabibBank AG Zurich - UAE Assistant Relationship Manager – Corporate Banking

May 2013 –Oct 2014

Reporting, Management and Responsibilities:

- Dealt with Corporate Clients in the GCC region to monitor their business/relationship needs
- Prepared Memo's, and take necessary approvals from relevant authorities for any exceptions to the customer's approved credit facilities.
- Prepared credit proposals, including financial and risk analyses with projections
- Responsible for Financial Statement Analyses and Reports and responding to queries from customers

Achievements:

- Marketed and introduced 10 major accounts from May 2013 to Oct 2014

The Royal Bank of Scotland - London, UK
Relationship Manager – Business Banking

Nov 2011 – Nov 2012

Reporting, Management and Responsibilities:

- Successfully managed and enhanced the existing business portfolio worth £50Mn from 20 clients with sales turnover between £250,000 to £10Mn and Stretching sales and service targets, regularly reviewing performance against targets
- Responsible for preparing credit proposal, financial statement analyses and post-sanction monitoring through periodic account renewal
- Managed the loan portfolio to ensure appropriate account plans, recommended credit facility is in accordance with Bank's credit policy to maximise the profits whilst containing risks to the optimal level
- Worked with the Area/Regional team to ensure and establish new borrowing relationships for Business Banking, preparing the credit facilities and financial analyses as per the bank's policies

Achievements:

- Achieved £5Mn of new business from referrals through April to September 2012
- Individually achieved more than 30% of the team's sales target of £2Mn for the period June to August 2012

The Royal Bank of Scotland - London, UK
Private Mortgage Advisor

April 2010 – Sept 2011

Reporting, Management and Responsibilities:

- Provided structured advised on mortgages, acting as a key point of contact for this service within London region
- Responsible for 25 members of staff within the branch to plan and develop their cross selling skills
- Managed a portfolio worth £80Mn and over 75 clients
- Worked with the Area/Regional team to ensure a targeted customer contact strategy is in place with a clear focus on retention and new business acquisition

Achievements:

- Individually achieved more than 20% of the team's mortgage sales target of £16Mn for the period June 2010 to August 2011

The Royal Bank of Scotland – UK
Relationship Banker

Nov 2006 - April 2010

- Responsible for managing a team of 7 members within the branch
- Worked closely with the Financial Advisors, Mortgage Advisors, Business Managers and Relationship Managers and the Branch team to acquire, grow & retain customers

EDUCATION

2011-2012 Qualified CeMAP Mortgage Advisor (IFS) Member – London, UK
Achieved first time passes

2006-2010 University of Bradford – Bradford, UK
BSc Accounting & Finance

2005-2006 Bradford College – Bradford, UK
International Business Foundation: Accounting A, Mathematics A, Marketing A, Business Organisation A

Achievements & Activities

- Captained school cricket team for 2 years and college team for 2 years
- Member of the Bradford University Cricket Club and also played for a local league in Bradford and London and Won the all-rounder of the year in 2012 season for Ilford Cricket Club

IT SKILLS

- MS Excel (Advanced), MS PowerPoint (Advanced), MS Word (Advanced), Moody's (Advanced)