

Dharmendra Kumar Saini

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Experience

Senior Relationship Officer

Axis Securities Ltd

- * Job Role- Identifying / Prospecting and acquiring new clients on the premium business banking as well as premium personal banking segments, in turn producing new business opportunities for the Bank.
- Understanding client's long term short term financial requirements / goals and their needs on working capital requirements, in turn helping them in finding out the right products and services
- Knowledgeable with a proven track record of cross selling other retail liabilities and assets viz insurance, MF etc.

Highlights:

- An Achievement driven, high performance individual with more than 3 years 5 months of experience in the field of Business Development and marketing with a proven track record in delivering best sales & service experience.
- Distinction of qualifying various Login and Disbursement contests throughout the financial year.

Senior Executive

Dec 2020

Utkarsh Small Finance Bank

(11th Feb'19 to 31st Dec' 2020)

- * Department- MSME -Secured & Unsecured (LAP, PL and Business Loan)
- * Designation- Senior Executive
- * Job Role- Manage the channel network & Branch vertical for sourcing MSME Loan (Secured & Unsecured) to clients.
- Analyze capital structure, income statements and provided financials solutions to the clients, structured credit approval memos and managed client on boarding process.
- Identifying/ Prospecting and acquiring new clients for the business segment on both liability and asset functions, with companies ranging from a turnover of 10 lakhs to 5 crore.

Skills & Specialisation

Retail, Msme, Disbursement, Personal Banking, Marketing, Financials, Securities, Liability, Prospecting, Business Development