P V Krishnan

Email: paluri@protonmail.com Mobile: +968 93248650/91291926

Brief Summary:

- Professional with over 21 years experience in Banking/Financial Services/Insurance.
- Accomplished in sales, business development, & relationship management.
- Endowed with sound credit/financial analysis skills
- Thorough team player with ability to connect seamlessly across hierarchies.

Recent Work Experience

National Finance Company SAOG

Unit Head- Corporate & SME

(March 2020- Continuing)

Summary:

- Managing and developing portfolio of Corporate & SME clients
- Assets under management aggregate to USD 95 Million
- Managing team of three Relationship Executives

Gulf Insurance Agencies LLC*, Muscat, Sultanate of Oman

Manager- Business Development

(January 2019 – February 2020)

Achievements:

- Bancassurance tie-up with a leading Omani bank
- Sold largest ever single policy in GAIC's history.
- Consistently sold high value policies

*Gulf Insurance Agencies LLC (GIAC) is the Chief Agent of LIC International BSC (C), Bahrain, a 99% subsidiary of LIC India.

Ahli Bank SAOG, Muscat, Sultanate of Oman

Relationship Manager, Mid-Market, Corporate Banking

(May 2016 – December 2018)

Achievements:

- Client relationship portfolio at the time of exit stood at c.USD 300 Million with Nil NPAs
- Top contributor in deposit campaign period mobilised USD 2.6 Million
- Achieved/surpassed annual asset/fees/cross sell targets consistently

On a sabbatical to tend to personal/family matters

(January 2013 – April 2016)

HSBC Bank Oman SAOG (#), Muscat, Sultanate of Oman

Commercial Banking Manager-Corporate Credit Department

(October 2008 – December 2012)

Accomplishments:

- Managed and developed diverse portfolio aggregating to USD 80 Million at the time of exit.
- Ensured portfolio health through close and regular monitoring of accounts-nil NPAs
- Swiftly adapted to HSBC systems and contributed to the quick integration of OIB clients with HSBC systems.
- Involved in devising the KYC Project's (Corporate non-borrowing) end to end process flow, deliverable timelines, resource and logistics planning.

Previous Work Experience

Oman Marketing and Services Company LLC, Muscat, Sultanate of Oman

Credit Services In-charge, March 2008 – October 2008

United Finance Company SAOG

Product Manager, Muscat, January 2007 – March 2008 Branch Manager, Salalah, January 2002 – June 2006

CitiFinancial Retail Services India Limited, Bhubaneswar, India

Branch Manager, February 2001 – December 2001

Centurion Bank Limited, Bhubaneswar, India

Assistant Manager - Retail Assets, June 2000 – December 2000

Magma Leasing Limited, Bhubaneswar, India

Assistant Manager - Consumer Finance, May 1999 – June 2000

Bajaj Auto Finance Limited, Kolkata, India

Branch In-charge, September 1994 – December 1998

Education:

- ✓ Passed CFA Level 1 examination.
- ✓ MBA (Marketing), Berhampur University, Odisha, India.
- ✓ B.Sc. (Geology), Ravenshaw College, Utkal University, Odisha, India.

Languages Known: English, Hindi, Telugu, Bengali, and Oriya