P V Krishnan

Email: [paluri@protonmail.com](mailto: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

**Gulf Insurance Agencies LLC\*, Muscat, Sultanate of Oman**

Manager- Business Development (January 2019 – February 2020)

*Achievements:*

* Instrumental in securing Bancassurance tie-up with a leading Omani bank
* Secured high value investments consistently
* Successfully led presentations at business houses, banks and brokerages

*Key Responsibilities:*

Responsible for business development and sales mainly through:

* Review of Insurance/Investment needs of existing clients
* Setting up distribution channels viz., Bancassurance and Insurance Brokers
* Recruitment, training and performance evaluation of product consultants
* Conducting product presentations at Companies, Hospitals, key events etc.
* Planning, execution and monitoring of lead generation activities- digital and offline.

\*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)

*Select 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

*Key Responsibilities*:

* Develop and manage client relationships in the Mid-Corporate & Real Estate space
* Source new to bank (NTB) business
* Retain client relationships through effective monitoring/structuring of facilities
* Enhance client experience through seamless and reliable service
* Prospect existing clients for cross-sell opportunities.
* Credit processing, obtaining approvals and all post sanction processes
* Close monitoring of accounts & follow-up for any irregularities

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)

*Select Accomplishments:*

* Managed and developed diverse portfolio aggregating to USD 80 Million at the time of exit.
* Nil NPAs; ensured portfolio health through close and regular monitoring of accounts.
* Swiftly adapted to HSBC systems and contributed to the quick integration of OIB clients with HSBC systems.
* A key member of the KYC Project (Corporate non-borrowing), was involved in devising the project’s end to end process flow, deliverable timelines, resource and logistics planning.

*(#Erstwhile Oman International Bank SAOG (OIB) which merged with HSBC Oman in 2012)*

**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.

Date of Birth: July 08, 1970.

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