 **LENIN CHANDRASEKHAR.M.P**

**Mobile:** +7034644443 ~ **E-Mail:** leninchandrasekhar@gmail.com



A Progressive and goal oriented professional with high level of responsibility seeking to develop internal and external business relationships to provide the best level of service and exceed expectations at all times. Possess over 15 years of experience in banking and Fmcg at India and Dubai, Develop and execute strategies to win from relationship building strategies to negotiate with customers. Proficiency in English, Hindi, Malayalam and Tamil gives an edge to handle different communities

**STRENGTHS**



### Channel Sales Management Corporate Relationship SME Banking Cross Selling

### Market Survey Portfolio Management HNI Customers Management Bank assurance

### Influence consumers & improve Sales Team Management Analytical & Interpersonal Skills Business Loan

### Conducting Exhibition Business Credit card Customer Satisfaction

**SELECTED TECHNICAL SYNOPSIS**



* Possess in depth understanding of North Kerala market especially deals with HNI
* Consistent performer with over achieving the Budgeted target from last six years and crossing 200% budget achievement mark from last five years
* Also recognize as BANCA reference best performer by Abu Dhabi Commercial Bank, Dubai
* Overcome complex business challenges and make high stake decisions using experience backed judgment, strong work ethic and irreproachable integrity
* Depth in maintaining excellent Relationship with existing clients and acquiring new relationships for the bank for the constant growth of the portfolio
* Persuasive communicator with excellent presentation, interpersonal, and negotiation skills. Develop and maintain corporate relationships with colleagues, customers and associates
* Team player who effectively meets goals through strong leadership, interpersonal communication and analytical abilities
* Possess a valid Indian and Dubai driving license

**OCCUPATIONAL CONTOUR**



From 2017 May to 2018 September

Pro Active with a locally run family business in Kerala and Qatar

**Area Sales Manager**

*Nakshatra Brands Ltd. Feb 2016 – Jan 2017*

* Territory expansion and business development
* Participating the brand in major exhibitions
* Persuasive communicator with excellent presentation, interpersonal and negotiation skills
* Develop and maintain corporate relationship with customers and associate

Relationship Officer Jan 2015 – Jan 2016

*United Arab Bank PJSC, Dubai, UAE*

Challenged to source Personal loan for self employed from Dubai Market by identifying potential Business Accounts and keep them in loop to get quality Business

* Manage the sales and marketing operations for promoting SME loans to the corporate and HNI clients and attain profitability and business targets
* Responsible for providing financing solutions (Business expansion, working capital solutions etc.) to SME
* Analyze financial statements and provide sound recommendations & customers profiles including turnover and average balance
* Benefit customers by sourcing a Personal business loan for small and medium enterprises
* Prepare visits schedules and call on clients to maintain relationships; identify marketing prospects and initiates borrowing/ non-borrowing relationships with various private and public sectors based on assigned, SME, Corporate targets
* Negotiate with prospective/ existing customers their banking and credit requirements governing credit facilities and loans services
* Perform Financial Analysis on client's worthiness before processing the application to get approval according to the credit policies maintain within the bank
* Establish new borrowing relationships for Business Banking (SME), preparing the required credit and financial analysis as per the bank policies and procedures to enhance the bank’s market share
* Update line management on daily business activities for better controls on sales & services
* Arrange Meeting schedule with the team and circulate important emails and keep keen track of all the responsibilities given by Relationship Manager and Management

**Senior Relationship Officer**  **Jul 2008 – Dec 2014**

*Abu Dhabi Commercial Bank, Dubai, UAE*

Recruited to look after sales of various retail banking products including SME Loans, Business Credit Cards and Bank Insurance services

* Established new borrowing relationships for Business Banking (SME) and prepared the required credit and financial analysis as per the bank policies
* Managed and enhanced SME banking and business banking relationship value with HNI account holders and customers
* Followed up and closely monitored accounts on a daily bases to ensure that approved limits abide to terms and conditions
* Managed the existing loan portfolio and recommended credit facilities
* Due Diligence in credit analysis, customer application screening, evaluation, underwriting and sanctioning of loan and providing Business Credit cards

**PRECEDING ASSIGNMENTS**



**Sales Officer (SME Banking),** *Standard Chartered Bank, Dubai, UAE*  **Mar 2007 –Jul 2008**

**Sales Representative & Territory Sales In charge**, *JK Helene Curtis Ltd. North Kerala*  **Oct 2003 –Dec 2006**

**Sales Executive**, *Gillete India Ltd., North Kerala*  **Jan 2002 –Sep 2003**

**TRAINING AND DEVELOPMENT**



* Training attended “Anti Money Laundering and Fraud Control” at United Arab Bank

**EDUCATION AND CREDENTIAL**



**Sanitary Inspectors Diploma**

*All India i Institute of Local Self Government, Jaipur, Rajasthan, India 2000 - 2001*

**Bachelor of**  Arts History 1994 – 1998
Under graduate

*Calicut University, Kerala India*

**Pre Degree**
*Calicut Universtiy History*

**PERSONAL DOSSIER**



**Date of Birth 30th May 1977**

**Marital status Married**

**Languages known English, Hindi, Tamil & Malayalam**

**Driving License Valid Indian & Dubai Driving Licence**