

Sandeep Gorasiya

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SUMMARY

Experienced and meticulous professional who provides excellent customer satisfaction and has a proficient record of financial management. Diverse knowledge about various banking products and services. Strong ability to convince customers with superb communication skills. Capable of managing high volume tasks for multiple accounts.

SKILLS

Summary of Skills

Excellent breadth of experience in banking sales

Strong communication and interpersonal skills

Good understanding of market and various financial products

Comprehensive knowledge about sales and good negotiating skills

Exceptional statistical abilities and Sales skills

Deep knowledge of banking procedures, lending policies and documentation

Ability to execute calculations and approach promising bank's customers

High skills in using MS Office applications such as Word Excel and Access

EXPERIENCE

Apr-2019 - Till Today

Newkut Industries Pvt Ltd - India

Sales and Marketing Manager

Contacting potential clients to establish rapport and arrange meetings. Promoting the company's existing brands and introducing new products to the market. Researching and developing marketing opportunities and plans, understanding consumer requirements, identifying market trends, and suggesting system improvements to achieve the company's marketing goals.

Increasing the value of current customers while attracting new ones. Finding and developing new markets and improving sales. Attending conference, meetings, and industry events.

Developing quotes and proposals for clients.

Training personnel and helping team members develop their skills.

Feb-2018 - Aug-2018

Commercial Bank of Dubai - Dubai

Relationship Officer (Executive Banking)

Building and maintaining good relationship with corporate and commercial companies.

Identify key contacts at potential client companies to establish and foster a relationship

Conducting business reviews to ensure clients are satisfied with their products and services.

Manage existing and new client relationship in a thoroughly professional manner with the full support management and in line with professional ethics and guidelines established by the bank time to time.

Ensure compliance with Bank's policies/procedures and regulatory requirements, in particular with regards to KYC responsibilities and duties, as per relevant policies and procedures.

Open all types of new accounts (CASA) offered by the bank.

Handling customer complaints related to accounts and ensuring that the same have been resolved within a specified timeframe.

Mar-2016 - Jan-2018	Commercial Bank International - Dubai
Sales Officer (STL)	Execute sales strategies and market plans resulting in increased sales growth and business development for the STL. Do the company listing with the bank as per policy criteria for sourcing bulk business. Coordinating with the credit and operations dept. for timely approvals and disbursement. Handling customer complaints related to STL and ensuring that the same have been resolved within a specified timeframe. Cross-sale of various products like Credit cards & Insurance to existing clients and acquired new customers through cold calls and referrals generated through existing clients. Achieving monthly sales target assigned by the bank.
May-2015 - Feb-2016	Citibank - Dubai
Sr. Relationship Manager	Do the company listing with the bank as per TML criteria for sourcing bulk business. Coordinating with the credit and operations dept. for timely approvals and disbursement. Cross-sale of various products like Credit cards & Insurance to existing clients and acquired new customers through cold calls and referrals generated through existing clients. Execute sales strategies and market plans resulting in increased sales growth and business development. Managing existing client relationship through consistent liaison, counseling and follow-ups through proactive customer relation strategy.
Oct-2014 - Apr-2015	Abudhabi Islamic Bank - Dubai
Assistant Team Leader (STL)	Execute sales strategies and market plans resulting in increased sales growth and business development for the STL. Do the company listing with the bank as per policy criteria for sourcing bulk business. Evaluates loan applications and documentation by confirming credit worthiness. Improves loan applications and documentation by informing applicant of additional requirements. Coordinating with the credit and operations dept. for timely approvals and disbursement. Handling customer complaints related to STL and ensuring that the same have been resolved within a specified timeframe.
Apr-2009 - Sep-2014	Dunia Finance LLC - Dubai
Debt Collector (Risk Dept)	Utilize various tracing techniques and strategies to collect personal information of customers with outstanding debts. Contact customers with balance and negotiate payment terms and schedule. Keep track of assigned accounts to identify outstanding debts. Plan course of action to recover outstanding payments. Negotiate extended payment plans and best course of action for customers seeking to avoid future debts. Handle questions or complaints, Investigate and resolve discrepancies. Create trust relationships with debtors when possible to avoid future issues. Comply with requirements when legal action is unavoidable. Communicate with management and other team members about methods and strategies to ensure a positive rate of customers agreeing to repay their debts.
Feb-2008 - Feb-2009	Standard Chartered Bank- Dubai

Sales Officer (Mortgages) Create leads and achieve the Sales Targets.
Responsible for corporate tie ups.
Maintain Relation with Real estate agent for long term business.
Effective processing of loan applications, Credit policy compliance, disbursement and related activities.
Ensuring Compliance to Credit Policy and Substantial reduction in Sanction and Disbursement TAT.
Preparing of DSR, MS Office and Internet Activity on daily basis.
Managing existing clients relationship through consistent liaison, counseling and follow-ups through proactive customer relation strategy.
Protect bank's image by keeping mortgage loan information confidential.
Achieve the target monthly basis and Goals of the Company.

Jan-2007 - Jan-2008 **Citifinancial Consumer Finance India Ltd - India**

Mortgage Officer (Mortgages) Analyzes the financial viability of clients who seek to acquire loans for homes and businesses and determine if they qualify for available lending programs.
Interviewed applicants on the purpose of the loan and determined their capacity to keep up with amortization schedule.
Reviewed all submitted documents to make sure these are valid, updated and acceptable.
Managing existing client relationship through consistent liaison, counseling and follow-ups through proactive customer relation strategy.
Managed to maintain good interpersonal relationship with the peers and the clients.

EDUCATION

Degree/Course	Institute/College	University/Board	Percentage/CGPA	Year of Passing
Bachelor of Commerce	Navyug Commerce College	South Gujarat University	46.33% %	2003
12th Commerce	T & T V High School	G.H.S.E Board, Gandhinagar	58.50% %	2000
10th	T & TV High School	G.H.S.E Board, Gandhinagar	53.29% %	1998

STRENGTHS

Ability to work under pressure, A Self-motivated professional, Flexibility and Adaptability, Decision making, Analytics, Quick Learner

HOBBIES

Playing Outdoor games, Watching Movies and swimming etc

PERSONAL DETAILS

Address 401/Anmol Complex, City Light Road
Surat, Gujarat, 395007

Passport detail L0039943

Date of Birth 29/07/1982

Gender Male

Nationality India

Marital Status Married

Languages Known Fluent in English, Hindi and Gujarati

DECLARATION

I hereby declare that the above written particulars are true and correct to the best of my knowledge and belief.

