

PERSONAL SKILLS

Excellent communication skills
Ability to work under pressure
Achieve the targets
Self-motivating and trustworthy
Ability to take up responsibility and ownership of issues
Passionate about working
Self-confident, Highly driven and hard working
With a clear vision of what to get out of life and my carrier
Ready to do anything required

PASSPORT DETAILS

Passport No: J4630720
Date of Issue: 06-01-2011
Date of Expiry: 05-01-2021
Place of Issue: Bangalore

PERSONAL DETAILS

Date of Birth: 05-10-1990
Nationality: Indian
Marital Status: Single

LANGUAGES KNOWN

English, Hindi, Kannada, Telugu

DRIVING LICENSE

UAE Driving License No: 1989574
Valid up to: 08/01/2024

INTERESTS

Interacting with peoples.
Implementing Learning's in life.

HOBBIES

Computer simulation games
Cooking
Playing cricket
Numismatic

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CAREER OBJECTIVE

To seek a position that offers professional growth to prove my Work strengths, attitudes, techniques, skills as per your company requirements and job responsibilities to utilize my life and to become specially demandable evergreen professional employee by dedicating myself to make positive and enhance able contributions towards the growth and welfare of the organization like others.

PROFESSIONAL AND TECHNICAL SKILLS

- ✚ **Operating Systems:** Win 2000/XP, Vista & Windows7, Tally ERP.9.0, Peachtree.
- ✚ **Packages:** M.S Office, 2007, 2010.

PROFESSIONAL EXPERIENCE

- ✚ **Middle East Auditing, as a Business Development Manager from October 2017 to till date.**

Roles & Responsibilities

- ✚ Generating new business by leveraging existing relationships, prospecting, conducting market analysis and launching campaigns.
- ✚ Maximizing sales performance through delivering an exceptional customer experience, people management and cost control.
- ✚ Developing and maintaining efficient & effective reporting systems for tracking prospects from initial enquiry through to close.
- ✚ Identifying and developing sustainable relationships with key accounts at both strategic and tactical level.
- ✚ Driving and managing the entire sales process - targeting to top prospects, identifying client solutions, negotiating and closing.

- ✚ **National Bank of Fujairah, as a Senior Relationship Officer from March 2015 to Aug 2016.**

Roles & Responsibilities

- ✚ Analyze customer accounts to determine whether it is considered delinquent.
- ✚ Prepare and send notifications of payments past due.
- ✚ Assist customers in finding a way to meet financial obligations without getting further behind.
- ✚ Place phone calls to customers to remind them of payments and account balance and prepare delinquent account reports for management.
- ✚ Was responsible for the recovery of over 750000 from a delinquent client that had previously been considered a write-off.
- ✚ Consistently met or exceeded monthly goals.
- ✚ Flourished in a high volume fast paced environment.
- ✚ Evaluated accounts and recommended appropriate action throughout the collection cycle.

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✚ Union National bank, as a Sales Officer from Apr 2014-- Feb2015.

Roles & Responsibilities

- ✚ Assisted senior-level credit officers with complex loan applications.
- ✚ Work with Risk, Operations and Commodity Control team to ensure customer experience is as per agreed service standards.
- ✚ Obtain and compile copies of loan applicants & credit histories, corporate financial statements, and other financial information.
- ✚ Educated customers on the variety of loan products and available credit options.
- ✚ Performed daily maintenance of the loan applicant database.
- ✚ Adhered to all federal and state compliance guidelines relative to retail mortgage lending.
- ✚ Evaluated applicants' financial status credit and property evaluation to determine loan feasibility.

✚ RAK Bank Dubai, as a Relationship Officer from Feb 2013 to Feb 2014.

Roles & Responsibilities

- ✚ Responsible for managing the credit risk for the **Small and Medium Enterprises (SME)** segment to promote strong asset quality through development of prudent procedures and controls to ensure the credit approval process is responsive to customer needs.
- ✚ Perform assessment of financing proposals, which includes working capital, construction facilities. Ensure Credit/ Loan Administration function is up to speed to ensure 'Tune to Market'.
- ✚ Plan, develop and implement strategies/ programs in accordance with Bank's policy and to meet established objectives for providing efficient, effective services for corporate SME customers and growth of the business.
- ✚ Coordinate and manage periodic credit reviews of the facilities granted and raise issues if any with the concerned.

✚ HDFC LIFE Mysore, as a Sales Development Manager from Dec 2010 to Dec 2012.

EXTRA CURRICULUM ACTIVITIES

- ✚ Participated in state level shuttle Badminton at Amritapuri, Kerala.
- ✚ Participated 12kms cross-country twice (Hassan & Mandya)
- ✚ Participated in Dubai Desert Run from NBF Running Club and got 5th place.
- ✚ Participated in 34th World Airline Road Race from NBF Running Club and got 1st Place among NBF.

ACADEMIC QUALIFICATIONS

- ✚ PGDM, Finance in JSS Center for Management Studies, SJCE Campus, Mysore.
- ✚ BBM in Amrita Mahavidyalaya, Mysore.

DECLARATION

I am a very ambitious, hardworking and determined professional as far as work is concerned. I assure you of the best output from my end. I confirm that the information provided by me is true to the best of my knowledge.

KIRAN KUMAR H.C