



KRISHNACHANDRAN CG

SALES OFFICER



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ABOUT ME

With over 11 years of comprehensive experience, I am a seasoned financial services professional adept at managing and leading diverse teams across various managerial roles. I possess proven expertise in new car finance, branch management, sales channel supervision, and customer relationship management. I have demonstrated success in achieving business targets, driving revenue growth, and ensuring operational excellence in highly competitive environments. My strong leadership abilities are complemented by a deep understanding of regulatory compliance, risk management, and customer service strategies. I excel in building collaborative relationships with stakeholders to deliver impactful business outcomes, fostering a culture of excellence and innovation.

SKILLS

MS OFFICE

BASIC OPERATION

INTERNET & EMAIL

RELATIONSHIP-BUILDING

TEAM WORK

WORK ETHIC

RISK MANAGEMENT

CREDIT ASSESSMENT

FINANCIAL ANALYSIS

CUSTOMER SERVICE

PROBLEM SOLVING ABILITY

WORK EXPERIENCE

HADAF AL KHALEEJ COMMERCIAL SERVICE LLC (MABEAT), DUBAI DUBAI-UAE
Jul 2024 - Present

Sales Officer

- Promoted Dubai Islamic Bank's loan products to potential customers through cold calling, networking, and company-provided leads.
- Presented product benefits and offers to encourage loan applications and successful sales closures.
- Maintained regular follow-up with prospects to ensure sales conversion.
- Conducted market research and competitive analysis to identify sales opportunities.
- Provided regular sales reports and tracked progress towards targets.
- Contributed to team efforts and supported colleagues in achieving goals.

BAJAJ FINANCE LTD TRIVANDRUM
Sep 2023 - Apr 2024

Deputy Manager New Car Finance

- Managed sales for new car finance, driving business growth and profitability.
- Ensured compliance by validating customer KYC and required documents.
- Conducted customer profile assessments during visits for accurate risk management.
- Addressed collection and service issues promptly to maintain customer satisfaction.
- Oversaw Pre-Delivery Inspections (PDD) to streamline loan disbursement.

KOTAK MAHINDRA BANK LTD TRIVANDRUM
Jul 2022 - Mar 2023

Area Manager

- Supervised sales channel operations to meet business targets.
- Ensured compliance by validating KYC documentation.
- Conducted on-site customer profile validations for accurate risk assessment.
- Resolved collection and service issues promptly to maintain service standards.
- Monitored Pre-Delivery Inspections (PDD) to ensure smooth loan disbursement.

HDB FINANCIAL SERVICES LTD TRIVANDRUM
Mar 2018 - Jul 2022

Branch Manager

- Led branch operations, ensuring efficiency and excellent customer service.
- Supervised the sales channel to drive growth and meet targets.

COMPLIANCE

POSITIVE ATTITUDE

NEGOTIATION

LANGUAGES

ENGLISH

MALAYALAM

HINDI

TAMIL

HOBBIES

PHOTOGRAPHY-SINGING-
READING-TRAVEL

PERSONAL DETAILS

Date of birth
03 Jun 1986

Nationality
Indian

Visa status
Residence Visa

Marital status
Married

DRIVING LICENSE

Driving license category
LMV-AM-APPLIED

MUTHOOT FINANCE LTD
TRIVANDRUM
Jan 2017 - Feb 2018

- Verified KYC and documentation to ensure regulatory compliance.
- Conducted customer profile validations through personal visits for risk assessment.
- Resolved collection and service issues to maintain high customer satisfaction.
- Monitored Pre-Delivery Inspections (PDD) for timely loan disbursement.

Assistant Branch Manager

- Managed customer accounts, processed loans, and facilitated transactions.
- Led and trained staff to ensure efficient performance and service.
- Monitored branch targets and implemented strategies to achieve goals.
- Resolved customer inquiries and issues to ensure satisfaction.
- Ensured compliance with regulations and internal audit requirements.
- Prepared and submitted performance reports to senior management.

MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD
Mar 2013 - Jan 2017

Customer Manager (Sales & Recovery)

- Demonstrated market awareness and conducted follow-ups on leads and referrals to generate new business opportunities.
- Coordinated effectively with sales and collection teams to ensure seamless customer service delivery.
- Interacted with customers and collection executives to address queries and ensure satisfactory resolution.
- Verified and processed commercial and private vehicle loan disbursement documents, ensuring accuracy and compliance.

EDUCATION

MADURAI KAMARAJ UNIVERSITY
MADURAI
2018

BACHELOR OF COMMERCE

DIPLOMA IN COMPUTER APPLICATION (DCA)

CERTIFICATION COURSE