

# **Rajesh A**



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## **Work Experiences**

**July 2023– September 2023 with Castle & Key Real Estate LLC , as Real Estate Agent - Dubai , UAE.**

### **Accountabilities:**

Property Consultant..

**October 2017– April 2022 with dnata – Emirates Group , as Equipment Operator – Cargo PAX & ULD – Airside Operations ,DXB/DWC , UAE.**

### **Accountabilities:**

My role is to provide the necessary under wing Ground support services to aircraft as required by airlines. This includes to the loading and unloading of baggage and cargo and mail, sorting and transporting baggage to and from the aircraft and the operation of specialist Ground Servicing Equipment.

- Unload passenger luggage and air cargo, bulk and/or containers/pallets, onto carts and/or dollies.
- Deliver passenger luggage to claim area and unload onto conveyor system.
- Deliver air cargo to appropriate recipient.
- Load/unload wheelchairs and child strollers and deliver to designated location.
- Provide special handling of luggage/cargo as required/directed.
- Placement of chocks and cones around the aircraft.
- Drive and/or operate ground support equipment which may include baggage tugs, baggage carts, aircraft steps, belt loaders, aircraft ground power units, tow bars, container loaders, water/lavatory service trucks, cargo dollies and passenger vans.
- Collect and load live animals and dangerous goods on onto aircraft.
- Report all equipment malfunctions to the appropriate supervisor/manager.
- Comply with all DA airport authority and carrier security requirements.
- Comply with dnata - Standard Operating Procedures (SOP's).
- Maintain the highest standards of safety and security at all times

**October 2016– Sept 2017 with Mashreq Bank , Dubai as Mortgage Advisor, UAE**

### **Accountabilities:**

My role is to providing a complete mortgage solution to customers. so whether you are looking to buy a home or an officer transfer your existing mortgage or looking to refinancing your existing property .

- Home Loans for Residents.
- Commercial Mortgage Loans for UAE Residents.
- Home Loans for Non-UAE Residents.
- Lease Rental Discounting.

With several years of banking experiences my priority is to provide customers with the best mortgage advise to establish a strong financial foundation not only for today , but for the future ..Helping customers achieve "Home Sweet Home

## **August 2015– Sept 2016 with Commercial Bank of Dubai, Dubai as Home Finance Officer ,UAE**

### **Accountabilities:**

- My mission is to simplify the lending process and to open more doors to homeownership with flexible lending programs
- and exceptional service. With more lending options we have more ways to say "yes" to you and your clients.
- To contribute to bank revenue by achieving the assigned sales target and to provide optimum level of customer service.
- Well versed with various types of Islamic Finance such as Ijara, Istisna', Murabaha, Musharakha etc
- To prepare a business plan on the sector of clients to be covered to ensure that targeted budget is met, to manage the Sales target & to develop the Sales Channels through mortgage broker , Real Est. agents and Referrals ways etc.
- To conduct proper checks of customer files based on CBD consumer credit guidelines before submission to credit to ensure maximum approval & to make sure that the quality of files submitted without discrepancies.
- Input all leads on CRM & update the same regularly to track follow -ups and for review Preparing the daily sales report and the pipeline report on all possible leads for the month including follow-ups for future deals to have an updated status of all cases and conversions.
- To be updated on all product parameters regularly, to attend all internal and external training programs conducted & to be updated on competitor information, market developments to be in a position to recommend suggestions to internal and external client.

## **January 2015– July 2015 with The National Bank of Ras Al Khaima PJSC , Dubai as Mortgage Advisor ,UAE**

### **Accountabilities:**

- Acquiring prospective mortgage customers through effective relationship management. Building relationships with various
- firms such as Solicitors, accountants, Estate Agents etc. for business referrals. Build knowledge of the UAE property market
- and be aware of any new project being launched and new developers operating in the market. Ensuring delivery of quality
- service to existing and prospective customers by identifying & understanding their requirements, and accordingly advising
- them about available products, managing all aspects of the client – service relationship including consideration of inherent,
- credit and operational risks, and also to project a professional image, with an aim to meet targeted volumes on a team and
- individual level while ensuring that KYC/AML and other compliance norms are strictly adhered to.

## **June 2014– November 2014 with Majid Al Futtaim Finance LLC , Abu Dhabi as Client Services Officer ,UAE.**

### **Accountabilities:**

- To expand Majid Al Futtaim -Najm share in the Abu Dhabi territory, Establish prospects pipeline to and target them accordingly explore business opportunity for in Carrefour Hypermarket capital city of UAE. Develop trusted relationships with our clients and growing the relationship together with the relationship manager.
- Delivering quality service to clients and ensuring ongoing enhancements to existing client service levels. Pro actively identifying new and additional services for clients and opportunities for the Majid Al Futtaim to explore. Initial review of credit applications, business development research, documentation, management briefing memos, client presentations and all aspects of client calls, planning and reports.
- To take responsibility for contacting and liaising with Relationship Managers and client, to collect the necessary Know Your Customer Due Diligence information.
- Develop strong working relationship with Coverage, Know Your Customer Services, Legal and Compliance and external clients and ensure open communication, transparency and expectations managed appropriately at all times.
- Assist in the production and analysis of reports on an ad - hoc basis or as requested.

Adhere strictly to compliance and operational risk controls in accordance with Majid Al Futtaim Finance and regulatory standards, policies and practices; report control weaknesses, compliance breaches and operational loss events to mitigate the risk of prosecution.

**August 2012– April 2014 with Barclays PLC, Dubai as Relationship Officer- Retail Sales,UAE.**

**Accountabilities:**

- Selling Accounts, Credit Cards to salaried customer in UAE.
- Identify and make contact with potential customers through a sustained program of cold calling, telecalling, mailing, following up referrals and leads.
- Focus on new sales acquisitions and encourage all new products/ services.
- Follow all pre-set internal procedures and guidelines specified for the sales department.
- Planning daily calls and visits to ensure achievement against targets.
- Developing excellent relations with clients and cultivating healthy relations for securing repeat business.
- To prepare daily sales/call reports for meeting conducted daily.
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**Nov 2011 – May 2012 with Getit Infoservice Pvt Ltd, Bangalore as Assistant Manager- Media Sales,INDIA.**

**Accountabilities:**

- Achieve the sales revenue target allocated for the defined period for B2B Print & Online solutions.
- Acquire the targeted number of customers (MSMEs, Trade associations, Industrial estates) in the target period.
- Develop & implement strategic business plans which will cover the revenue goals, identify/ acquire/ develop new customer accounts, engage management strategy- direct/ channel/clusters within the defined areas & client database.
- Appoint DSAs, Advertising agencies as channel partners for promoting our B2B solutions & build business engagement with them for tapping the B2B customer database of MSMEs & contribute to the Bizxchange page as per pre-set targets.
- Create partnership opportunities with trade associations for our B2B advertising solutions & engage with them during their activities Build relationship with key decision makers in the allocated accounts.
- Keep a track of the clients business initiatives and future plans thereby strategizing with them in terms of the advertising solutions
- Development of DSAs, Advertising agencies by training & motivating their sales manpower to achieve desired results.
- Ensure the adherence to the payment collection compliance systems & procedures as per company policies.
- Identify the opportunities for the new products & solutions for additional revenues.

**March 2011 –October 2011 with Skycom Express LLC, Dubai as Operation Associate,UAE.**

**Accountabilities:**

- Implement customer agreements in line with the company policies, ensuring the pricing guidelines are applied and profitability targets for customers and territory are met.
- Re-negotiate and implement new prices whenever there is a discrepancy between the agreed and the actual volumes from customers.
- Secure competition held accounts/prospects in the shortest time possible to expand Skycom Express share in the territory, Establish prospects pipeline to and target them accordingly.
- Develop and implement a personal sales plan and call cycle that incorporates initiatives for identifying and gaining new business and maximizing growth of existing customers to achieve the individual sales (volume and profitability) targets.
- Monitor customer performance, loyalty and satisfaction to measure success, business fluctuation and possible business at risk. Take appropriate corrective action internally and/or with the customer.
- Managing Key Account customers, answering their enquiries and queries, Tracing & Tracking Freight keeping customer updated at all times.
- Reconciling all non delivered shipments and ensure priority is given to these for the next delivery cycle.
- Arranging for delivery without delay all inbound bank shipments.

## **Jun'09 – Jan'11 with Citi Bank NA, Bangalore as Senior Banking Executive, INDIA.**

### **Accountabilities:**

#### **Business Development**

- Mapping business potential & identifying profitable markets for the company's products
- Providing individuals with multiple banking products (Personal loans, cards, home loan, and retail a/c openings) as per the requirements.
- Identifying the client needs and providing the solution as per the requirements.
- Handling different products and processing:

#### **Personal Loan :**

- Knowing the product in details ( products features, benefits )
- Finding out the eligibility of the clients

#### **Cards:**

- Handling diff cards ( Reward cards, jet airways, IOC, Cash back card, Ultima )
- Reprocessing the cards if the cards get rejected on verification comes negative

#### **Home loan (as a Certified Mortgage specialist):**

- Providing clients different option to choose in mortgage products
- Calculating the eligibility of the individuals
- Processing the files, understanding the CIBIL/CLS
- Processing the files to legal team and providing the client end to end solution.

#### **Sales and Marketing:**

- Managing sales and marketing operations for achieving increased growth & top-line profitability.
- Driving marketing initiatives to achieve business goal through corporate parks , corporate entity and malls activity

#### **Client Relationship Management:**

- Satisfaction by achieving delivery & service quality norms
- Handling customer service operations for rendering and achieving quality services; facilitating first line customer support by answering queries & resolving issues within TAT.
- Preparing the MIS according to SOP.

## **June '07 – April '09 with Motilal Oswal Financial Securities Pvt Ltd, Bangalore as Assistant Manager –Retail Sales ,INDIA.**

### **Accountabilities:**

- Handling Online trading A/C, D-mat, Mutual Fund, SIP, PMS.
- Advising the clients to invest in the right investment scheme depending upon their future needs and returns.
- Account servicing clients and getting business from them, Advising clients on their equity portfolio for long term investments
- as well as positional trading ideas in stocks for the short/ medium term tips and market related information.
- Responsible to Achieve Sales target in given period through pursuing the prospects to open D-Mat and online trading accounts.

## **Education**

**M.B.A - (Marketing & Human Resource)** CMS – IMS, Coimbatore 2007, INDIA

**B.Sc - (Computer Science)** S.N.G.C. College of Arts & Science, Coimbatore 2005, INDIA

**Higher Secondary Education (12<sup>th</sup> )** , MVHSE , Pudukottai, Palakkad, Kerala –2001 ,INDIA

**SSLC (10<sup>th</sup> )** , C.A.H.S , Peruvemba , Palakkad, Kerala- 1999,INDIA

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## **Reward & Recognition**

- ❖ CMS-IMS, Coimbatore, B- School Championship meet '**Best Team Builder**' in 'Awakening 2006 .
- ❖ CITI Bank N.A "**Citi sales Moment of success 2010**"
- ❖ Commercial Bank of Dubai – Al Islami " Employee of Month –**Bayty Home Finance** "
- ❖ **Njam Merit** – Reward for Volunteering by "dnata Airside Operations 2018 – Emirates Group "

## **Personal Details**

**Date of Birth:** 1st May, 1983  
**Present Address:** Flat 104 ,Abdul Azizi Bldg ,Al Nada ,Dubai, UAE.  
**Permanent Address:** Kallam kulam kalam, Peruvemba (PO), Panamkutty ,Palakkad -678531,Kerala ,  
**Languages Skill:** English, Hindi, Tamil , Arabic & Malayalam .  
**Passport no:** M9122653  
**Driving Licenses:** UAE DL / Indian DL/International Driving Permit /Airport Driving Permit

**Note : UAE Visa Status – Employment Visa**

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I enjoy working with an organization where there is an ample opportunity to prove my skills. I would welcome any Value added services which would suit my career”

### **DECLARATION**

DATE:

PLACE: