



RENJITH.R. NAIR

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Abu Dhabi, UAE

PROFILE SUMMARY

Dedicated and detail - oriented professional with extensive experience in banking operations and related fields. Highly skilled in managing financial transactions, ensuring compliance, and optimizing banking processes for efficiency. A proactive problem - solver with a strong commitment to accuracy, customer satisfaction, and operational excellence . Adept at working in fast-paced environments, adapting to industry changes, and delivering high-quality results.

EDUCATION

- B. Com - 2013**
Mahatma Gandhi
University
Grand College
Kottayam, Kerala,
India
- HIGHER SECONDARY - 2007**
Board of Higher
Secondary
Examination, Kerala,
India
N.S.S.H.S.S,
Karukachal, Kottayam
- SSLC - 2005**
Board of Public
Examination, Kerala,
India
N.S.S.H.S.S,
Karukachal, Kottayam

PERSONAL DETAILS

- Gender : Male
- Date Of Birth : 26-01-1990
- Nationality : Indian
- Marital Status : Married

PASSPORT DETAILS

- Passport No : W8843989
- Date Of Issue : 04-01-2023
- Date Of Expiry : 03-01-2033
- Place Of Issue : Cochin

WORK EXPERIENCE

- SALES OFFICER (CREDIT CARDS AND PERSONAL LOANS)**
INNOVATIONS EMPLOYMENT SERVICES |

APR 2024 – PRESENT

 - Cultivate and nurture long-term relationships with clients to enhance customer satisfaction and loyalty.
 - Conduct in - depth needs assessments to offer tailored financial solutions and product recommendations.
 - Proactively identify and pursue new business opportunities to drive company growth and expand market presence.
 - Collaborate with cross - functional teams to streamline operations and ensure seamless service delivery.
 - Meet and exceed sales targets while maintaining a focus on compliance, customer care, and satisfaction.
- SALES AND OPERATION MANAGER**
FUTURE GENERALI INDIA INSURANCE CO LTD |

OCT 2022 – JAN 2024

 - Led sales and operations teams to consistently achieve and surpass business goals and sales targets.
 - Developed and implemented strategic plans to drive business growth, increasing client acquisition and retention.
 - Managed day - to - day operations to ensure efficiency, quality service, and adherence to company policies.
 - Mentored and trained sales staff, ensuring consistent performance and professional development.
 - Monitored market trends and competitor activity, adjusting strategies to maintain a competitive edge.
- RELATIONSHIP MANAGER**
BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD |

NOV 2018 – SEP 2022

 - Established and strengthened relationships with key clients , ensuring exceptional service and satisfaction.
 - Conducted thorough analysis of client needs and recommended appropriate insurance solutions.
 - Identified new business opportunities through market research, networking, and client referrals.
 - Negotiated and closed deals, ensuring alignment with client needs and company objectives.
 - Provided ongoing support and advice, assisting clients with claims and policy renewals to maintain long-term partnerships.

SKILLS

- Process Optimization & Workflow Management
- Inventory & Supply Chain Coordination
- Performance Monitoring & KPI Analysis
- Budgeting & Cost Control
- Vendor & Stakeholder Coordination
- Quality Assurance & Control
- Logistics & Fleet Management
- SOP Development & Implementation
- Crisis Management & Problem-Solving
- Workforce Training & Development
- Data Analysis & Reporting
- Service Delivery & Operational Efficiency
- Productivity Enhancement Strategies
- Asset & Resource Management

LANGUAGES

- English
- Malayalam
- Hindi

RELATIONSHIP OFFICER (HOME LOAN DEPARTMENT) *JAN 2018– NOV 2018*
ESAF SMALL FINANCE BANK, CHANGANACHERRY, KERALA, INDIA |

- Managed customer relationships within the Home Loan Department, offering personalized advice and solutions.
- Promoted and sold home loan products, meeting aggressive sales targets and contributing to company revenue.
- Facilitated credit assessments and collaborated closely with underwriting teams for loan approvals.
- Guided clients through the loan application process, ensuring a seamless experience from inquiry to approval.
- Provided post - sale support, addressing client concerns and ensuring high levels of satisfaction throughout the loan lifecycle.

MARKETING OFFICER (HOME LOAN DEPARTMENT) *MAY 2017 – JAN 2018*
INDUSIND BANK, CHANGANACHERRY, KERALA, INDIA |

- Led the execution of targeted marketing campaigns to promote home loan products and expand market share.
- Conducted in-depth market research to identify emerging trends and customer needs within the home loan sector.
- Generated high - quality leads through digital marketing efforts and strategic outreach.
- Collaborated with the sales team to align marketing initiatives with business objectives, ensuring optimized results.
- Enhanced brand visibility by driving digital and traditional marketing efforts, strengthening the bank’s position in the market.

RELATIONSHIP OFFICER (HOME LOAN DEPARTMENT) *JAN 2016 – MAY 2017*
AXIS BANK LTD, CHANGANACHERRY, KERALA, INDIA |

- Identified and capitalized on cross-selling opportunities to maximize customer value and enhance relationships.
 - Stayed updated on local real estate trends and market conditions to offer informed advice to clients.
 - Ensured compliance with regulatory requirements, maintaining impeccable documentation and record-keeping.
 - Generated detailed reports on home loan sales activities, providing insights to management for strategic decision-making.
 - Developed and maintained a comprehensive understanding of products, policies, and procedures to provide exceptional service.
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