



SUNIL SOMAN

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Dubai, UAE.

ABOUT

BBA graduate with 7 years of professional experience in banking sales, relationship management, and logistics operations. Skilled in business development, client relationship management, financial advisory and cross-functional coordination. Proven track record in promoting banking and insurance products, handling home and personal loans, and managing end-to-end cargo operations. Strong communicator and team collaborator, adept at achieving organizational goals while delivering exceptional client service.

WORK EXPERIENCE

Relationship Officer

Data Direct Group (DSA for Emirates NBD Bank)

03/2024 – Present - Dubai, UAE

- Manage and develop relationships with individual and business clients, acting as the primary point of contact for banking products.
- Promote and cross-sell bank products such as credit cards, personal loans, current accounts, and auto loans to achieve sales targets.
- Assess client needs and financial profiles to provide tailored banking solutions.
- Verify, collect, and maintain client documents for account openings, loan applications, and credit card requests, ensuring compliance with regulatory and bank guidelines.
- Arrange and attend client meetings to discuss banking solutions, resolve queries, and provide updates on product offerings.
- Collaborate with clients and internal teams to facilitate smooth processing of applications and transactions.
- Participate in regular team meetings and communicate updates, challenges, and performance metrics with management.
- Maintain accurate records of client interactions, meetings, and follow-ups, ensuring proper documentation and reporting.
- Monitor client portfolios, identify opportunities for up-selling or renewing financial products, and contribute to achieving branch sales targets.
- Stay updated on banking products, market trends, and regulatory changes to advise clients effectively and ensure high service standards.

Credit Officer

M and M Marketing Management LLC (DSA for Emirates NBD Bank)

12/2021 – 11/2023 - Dubai, UAE

- Built and maintained strong relationships with clients, providing personalized guidance on banking products.

- Identified client requirements and recommended suitable credit cards, personal loans, and account solutions.
- Evaluated and verified client documentation to ensure compliance with regulatory and internal policies.
- Coordinated and scheduled client appointments to discuss financial needs, address concerns, and present product offerings.
- Liaised with internal departments to facilitate smooth account openings and loan processing.
- Actively participated in team and departmental meetings to align on sales strategies and client engagement initiatives.
- Maintained accurate and up-to-date records of client interactions, application status, and follow-up actions.
- Monitored client portfolios for potential cross-selling opportunities and contributed to achieving branch sales objectives.
- Stayed informed about banking policies, industry trends, and product updates to provide timely advice to clients.

Business Development Officer

ICICI Bank Ltd.

02/2020 - 01/2021 - Ernakulam, India

- Drove business growth by acquiring new clients and expanding relationships with existing customers across banking and insurance products.
- Promoted and sold a portfolio of products including Fixed Deposits, Home Loans, Health Insurance, Life Insurance, and General Insurance.
- Conducted detailed needs assessments to recommend suitable financial and insurance solutions tailored to client goals.
- Managed the end-to-end client on-boarding process, including document verification, application processing, and compliance checks.
- Arranged and attended client meetings to explain product features, address queries, and build long-term relationships.
- Collaborated with internal teams to ensure smooth processing of loans, deposits, and insurance policies.
- Monitored market trends and competitor offerings to adjust sales strategies and identify growth opportunities.
- Maintained accurate records of client interactions, sales activities, and follow-ups to track performance and meet targets.
- Participated in team meetings and communicated market insights and performance updates to management.

Business Development Manager

Indusind Bank Ltd.

12/2019-01/2020 - Ernakulam, India

- Served as a key point of contact for clients, providing guidance on credit cards, personal loans, and account services.
- Engaged with clients to understand their financial needs and recommend appropriate banking solutions.
- Reviewed and verified client documentation to ensure accuracy and regulatory compliance.
- Scheduled and conducted client meetings to discuss products, answer queries, and facilitate transactions.
- Coordinated with internal departments to ensure timely processing of applications and account-related requests.

- Maintained detailed records of client interactions, follow-ups, and account activities.
- Monitored client portfolios to identify opportunities for cross-selling and achieving branch sales targets.
- Participated in team discussions and communicated updates, challenges, and client insights to management.
- Kept abreast of product updates, banking policies, and industry trends to provide informed advice.

Relationship Officer

Axis Securities Ltd.

09/2017-05/2018 - Ernakulam, India

- Drove direct sales of home loan products at the branch, targeting individual and business clients.
- Conducted detailed client assessments to determine eligibility and recommend suitable home loan solutions.
- Assisted clients with the end-to-end loan application process, including documentation, verification, and compliance with regulatory guidelines.
- Scheduled and attended client meetings to explain loan features, interest rates, repayment options, and terms.
- Coordinated with internal teams, including credit and operations, to ensure smooth loan processing and disbursement.
- Maintained accurate records of client interactions, loan applications, and follow-ups to track performance and achieve sales targets.
- Monitored market trends and competitor offerings to adjust branch sales strategies and identify growth opportunities.
- Provided regular updates to branch management on client engagement, pipeline status, and sales performance.

Sr. Executive-Cargo Operations

Classic Cargo Carriers.

05/2016-05/2017 - Thiruvananthapuram, India

- Managed end-to-end cargo operations for exports and imports through airlines, ensuring timely and accurate shipment handling.
- Coordinated with clients, freight forwarders, and airline partners to schedule cargo bookings and optimize space utilization.
- Verified and processed shipping documents, invoices, and customs paperwork to ensure compliance with regulations.
- Handled invoice generation, cross-checking details for accuracy and completeness.
- Liaised with customs and regulatory authorities to facilitate smooth clearance of goods.
- Monitored shipment status and coordinated follow-ups to ensure timely delivery.
- Maintained accurate records of cargo operations, bookings, and documentation for internal reporting.
- Collaborated with internal teams to resolve operational issues and enhance efficiency in cargo handling processes.
- Ensured compliance with company policies, international trade regulations, and airline guidelines.

EDUCATION

Bachelor of Business Administration (BBA) - 03/2011 – 03/2014
 Mahatma Gandhi University, Kottayam, Kerala

SKILLS

- Business Development & Sales (Banking & Insurance Products)
- Client Relationship Management
- Financial Assessment & Advisory
- Operations & Documentation Management
- Cargo & Logistics Coordination
- Compliance & Regulatory Knowledge
- Team Collaboration & Communication
- Negotiation & Problem-Solving

TECHNICAL SKILLS

- MS Office
- Adobe Photoshop

LANGUAGES

- English
Full working proficiency
- Malayalam
Native
- Tamil
Full working proficiency
- Hindi
Full working proficiency

DRIVING LICENSE

- *Dubai, UAE*
- *Kerala, India*