

# Cherian Philip

## Client-Focused Financial Services & Relationship Executive

Results-driven professional with 7+ years of UAE experience in banking, remittance, and investment services. Skilled in client relationship management, product promotion, and high-volume onboarding. Strong understanding of KYC, AML processes, and back-office coordination. Known for exceeding targets, delivering seamless customer experiences, and supporting operational efficiency.



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Dubai, UAE

## Professional Experience

### Investment Services Executive

Gulf Inn Marketing Management (Stock Market Division) | Dubai

08/2024 - Present

- Engaged directly with potential clients to introduce and explain investment opportunities in the stock market, tailoring offerings based on risk appetite and investment goals.
- Built long-term relationships with clients by providing ongoing portfolio support, updates on market trends, and timely responses to queries.
- Played an active role in boosting the company's client base by driving B2C and B2B sales of trading accounts.
- Participated in market awareness campaigns and investor education events to enhance brand visibility and client confidence.
- Collaborated closely with cross-functional teams including operations and compliance to ensure seamless client onboarding.

#### Key Achievements:

- Client Engagement Focus – Received positive feedback from clients and supervisors for prompt responses, transparency, and professionalism.
- Consistent Target Performer – Met monthly client engagement and onboarding KPIs since joining the team.

### Relationship Management Executive

Sharaf Marketing (Mashreq Bank Credit Card Department) | Dubai

12/2021 - 06/2024

- Promoted a wide range of Mashreq Bank credit card products through targeted outdoor sales, lead generation campaigns, and referral networks, consistently driving revenue growth.
- Increased credit card portfolio revenue by 20% through strategic cross-selling and high-quality client engagement.
- Developed and nurtured long-term relationships with both new and existing clients by understanding their financial needs and aligning them with suitable credit card solutions.
- Conducted thorough product demonstrations, clearly communicating features, eligibility, and benefits, leading to increased conversion rates and client satisfaction.
- Regularly communicated with clients to evaluate ongoing product usage and recommend complementary services, supporting cross-selling and client retention efforts.
- Processed customer applications with high attention to detail, ensuring timely submission and compliance with internal documentation standards.

## Links

[LinkedIn](#)

## Core Skills

Strategic Sales Execution

Client Relationship Management

Target Achievement & Revenue Growth

Product Knowledge & Presentation

Customer Needs Analysis

Onboarding & Documentation

CRM & Sales Reporting

After-Sales Support & Retention

Cash Handling & Transaction Accuracy

## Languages

Malayalam

English

Hindi

## References

- ▶ Achieved and surpassed monthly sales targets through proactive prospecting, strategic follow-ups, and effective negotiation.
- ▶ Maintained accurate logs of client interactions and activities in the CRM system, supporting analytics and reporting for performance optimization.
- ▶ Participated in product knowledge trainings, policy updates, and sales workshops to stay aligned with market trends and banking regulations.
- ▶ Planned and executed on-ground sales events, exhibitions, and promotional activations, contributing to heightened brand visibility.
- ▶ Provided high-quality after-sales service and issue resolution, strengthening customer loyalty and enhancing satisfaction levels.

#### Key Achievements:

- ▶ Top Performer Award – 2022: Consistently exceeded monthly sales KPIs, ranked among the top 5 officers across the UAE.
- ▶ Team Leader Recognition: Appointed to lead and train a team of junior executives, improving conversion rates and team output.
- ▶ 500+ Cards Onboarded: Played a key role in onboarding over 500 credit card clients, boosting portfolio growth and branch productivity.
- ▶ 95%+ Retention Rate: Earned client trust through responsive, personalized service and consistent after-sales engagement.
- ▶ Customer Service Commendation: Commended by management for professionalism, communication, and client-first approach during quality audits.

## Remittance & AML Compliance Executive

UAE Exchange Centre L.L.C. | Dubai

01/2016- 09/2021

- ▶ Delivered professional front-line remittance services including foreign currency exchange and international fund transfers to a diverse clientele.
- ▶ Handled high volumes of cash and ensured every transaction was processed with accuracy and in compliance with company policies.
- ▶ Educated customers on remittance options and provided clear, helpful guidance to ensure service satisfaction and repeat business.
- ▶ Maintained up-to-date knowledge of exchange rates, service charges, and regulatory updates to inform customers accurately.
- ▶ Conducted initial checks on transactions to identify potential anomalies and escalated suspicious activity for further investigation as per internal AML protocols.
- ▶ Ensured all documentation was properly verified and transactions were logged to support internal and external audit requirements.
- ▶ Developed strong rapport with repeat customers, contributing to a loyal client base and consistent branch-level performance.

#### Key Achievements:

- ▶ Employee of the Month (2017) – Recognized for exceptional service quality, cash handling accuracy, and achieving branch-level remittance targets.
- ▶ Trust Builder – Developed a reputation for being reliable and transparent with customers, leading to consistently high customer satisfaction ratings.
- ▶ Accuracy Champion – Maintained a 100% error-free transaction rate over multiple quarters through meticulous attention to detail.

## Assistant Accountant

A.S. Suresh Babu & Associate Chartered Accountant | Kerala

04/2015- 01/2016

- ▶ Reviewed general ledger entries and assessed accuracy.
- ▶ Assisted with monthly and quarterly income statements, balance sheets, and cash flow reports to inform decision-makers.
- ▶ Maintained detailed financial records of accounts receivable and payable status and bank reconciliations.
- ▶ Facilitated month-end and year-end closing processes to support accuracy and completeness of financial reports.

**Sreekanth Chakkingal from  
UAE Exchange Centre LLC,**

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**Rajesh Ramachandran from  
Sharaf Marketing,**

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- ▶ Assisted in preparing financial documentation and reports, supporting strategic decision-making.
- ▶ Managed accurate processing of financial transactions, ensuring timely and precise accounting records.
- ▶ Conducted regular analysis of financial statements, aiding management in strategic planning.



## Qualifications

### Bachelor of Commerce

Mahatma Gandhi University | Kerala

04/2013- 05/2015

Accounts | Finance & Taxation



## Internship

### Customer Relationship Executive

Kitex India Pvt Ltd | Kerala, India

06/2014- 02/2015

- ▶ Assisted in handling customer queries and providing timely support.
- ▶ Coordinated with internal teams to resolve client requests.
- ▶ Maintained records of client interactions and feedback.
- ▶ Supported daily operations and customer follow-ups.
- ▶ Gained exposure to CRM tools and client service best practices.