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**Asad**

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**PROFILE**

Highly talented Management professional with over 20 years of progressive experience serving**leading Companies in Sultanate of Oman, UAE and India from Banking / Financial Services Industry.** Recognized as a top performer consistently achieving annual financial goals. Proven success benchmarking pace-setting results across key performance metrics.

* **Executive strategist adept at designing and launching powerful business development /sales plans.** Able to motivate personnel to high performance standards and excellence. Interact well with people of diverse backgrounds, cultures, professional levels.
* **Vast exposure and experience in Assets & Liability products including Retail & SME loans, CASA, Insurance Products sales & service operations, business development, customer service,relationship management functions and developing and implementing Systems Policies and Procedures** and **improving team performance**, **ensuring compliance with policies and established practices.**
* **Successfully managed to acquire business despite lack of Senior Management through 2012 until start of 2013 in Taageer Finance Company**
* Strong team working, communication, leadership, interpersonal and multi-tasking skills. Proven leader demonstrating integrity, strong business ethics, and the energy to influence and build responsive, competitive teams focused on continuous improvement.
* Ability to combine expert visionary, strategic, and tactical financial expertise that produces bottom-line results and financial strength.  **Seeking an opportunity with a Bank where my skills and experience will have a valuable impact.**



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| **CORE COMPETENCIES**  |  |

**-Strategic Planning - Knowledge of Conventional and Non-Conventional Finance**

**-Performance & People Management - Customer Relationship Management**

**-Retail Sales Management -Business Development**

**-Relationship Management -Team Management**

**- Team Building and Leadership**

**PROFESSIONAL EXPERIENCE**

**NATIONAL BANK OF OMAN May 2016 to Oct 2017**

**TEAM LEADER – SME LOANS MUSCAT, OMAN**

Provide leadership and direction to sales teams across 3 regions in Oman for managing complete Small Business Assets Loans and Liability products. To also ensure that all marketing activities are executed within the framework of the policies and procedures of the Bank.

* Plan and implement SME Assets based lending and Liabilities for SME customer segment
* Identify process improvements on pro-active basis to minimize loss and improve control without sacrificing quality and service.
* Assessing, analyzing & providing relevant feedbacks on competitor products and services to Sales Managers for providing tailor made solutions to customers.
* Develop and implement an effective plan for sourcing new business prospects and developing new customer relationships.
* Monitor and evaluate the department staff’s performance for achieving the Bank’s goals and objectives.
* Provide seasoned expertise in developing and enhancing business tactics, market opportunities.
* Manage portfolio of SME clients

 ***Work History***

**MASHREQ BANK March 2014 to July 2015**

**NATIONAL SALES MANAGER – AUTO LOANS DUBAI, UAE**

Provide leadership and direction to sales teams across UAE responsible for managing complete retail leasing sales and to ensure all operational activities are carried out within the stipulated frame-work of policies and procedures of the Bank. Also managed the payroll team and the Mashreq Gold Direct Sales teams. Reported to the Head of Direct Sales.

* Plan, direct and control the direct sales team to manage the Auto Loans business of the Bank across UAE
* Accepting overall responsibility for the banks products like: CASA, balance building, credit cards and bancassurance
* Ensure that the business is carried out in line with the framework of the Bank guidelines
* Align the goals of the department with the requirement of the Bank and communicate the same to the employees
* Ensure that the business goals are being achieved on regular basis
* Control the activities of the Team Leaders located at different parts of UAE and also ensure that the teams deliver the required business volumes
* Interaction with dealers to ensure effective relationship management in order the grow the book size
* Devise alternate strategies to acquire business in coordination with Business Department
* Responsible to enhance business opportunities and also be in line with the Banks procedures, values and guidelines.
* Supervise, monitor and evaluate the performance level of the sales staff in order to ensure superior customer service and accomplishment of sales targets
* Providing regular feedback to the policy and collections team on the portfolio performance, quality of sourcing, turnaround, market trends, and monitoring competitor activities; devising effective counter measures; helping generating maximum risk free portfolio
* Researching, analyzing & providing relevant feedback on competitor products and services to Sales team for providing tailor made solutions to customers.
* Coordinating with HR team in hiring national, international recruitment including the training and development of the National Sales team to achieve the Annual Goals and objectives.
* Continuous network building in order to promote, market the auto loans product of the bank and to enhance the revenue and total sales.

**TAAGEER FINANCE COMPANY SAOG Oct 2008 to March 2014**

**HEAD OF RETAIL& BRANCHESOMAN**

Provide leadership and direction to a team of 40 subordinates responsible for managing the complete retail leasing sales operations functions of the company engaged in the business of providing Financial Services (Lease & Non Lease Funding, Bill discounting, factoring) and to ensure all operational activities are carried out within the stipulated frame-work of policies and procedures. Report to the General Manager – Marketing & Business Development. Directly supervise 9 subordinates.

* Define department goals and objectives and ensure communication to employees.
* Prepare yearly business plan with update forecast and conduct monthly variance analysis.
* Plan, direct and control the activities of Branches Manager, Representatives Officers, Head of Personal Loans and Head of Insurance responsible for managing implementation of company’s Sales Management policy, marketing of all **Retail Products – Auto Loans/ Personal Loans / Insurance / SME Financial Products through Corporate, Dealers& Individual customers including the sales through 5 Branches and 2 representative offices of the company in the whole of Oman.**
* **Spearheaded and successfully managed to increase sales by 39% over period of 4 years with year on year growth from RO 26.92 mn in 2009 to RO 37.60 mn in 2012 which included Retail, SME & Corporate business.**
* Plan, develop and implement Retail Sales Department operation management strategies/ programs in accordance with company’s policy and to meet established objectives for providing efficient, effective services to customers.
* Plan, develop and implement strategies to identify process improvements on pro-active basis to minimize loss and improve control without sacrificing quality and service.
* Establish accountability and authority limits for subordinate managers and monitor their performance in execution of operating plans, and company’s objectives, taking corrective action where warranted.
* Assessing, analyzing & providing relevant feedbacks on competitor products and services to Sales Managers for providing tailor made solutions to customers.
* Develop and implement an effective plan for sourcing new business prospects and developing new customer relationships.
* Monitor and evaluate the department staff’s performance for achieving the company’s goals and objectives.
* Provide seasoned expertise in developing and enhancing business tactics, market opportunities.
* Manage national, international recruitment including the training and development of the National Sales team to achieve the Annual Goals and objectives.
* Created & launched Branch Manager Approval Authority Matrix to reduce TAT for retail & personal loan proposals in October 2013 as part of the business re-engineering process
* Created product extensions for 7 year funding of new vehicle and extended used car funding to enable the Organization to extend business reach and acquire additional retail business
* Created Marketing Manual for The Arab Leasing Company-Sudan on behalf of Taageer Finance Company SAOG

 ***Work History***

**ICICI BANK LIMITED &ICICI SECURITIES LIMITED Feb 2006 to Oct 2008**

**REGIONAL SALES MANAGER – RETAIL OMAN**

**& CHIEF MANAGER-WEALTH MANAGEMENT**

Provide highly strategic and tactical leadership as Regional Sales Manager & Chief Manager with the main focus on managing Customer Relationships Management, acquisition of new client relationships, retain and add profitable relationships for growth and development of the business, meeting revenue targets for Department business, achieve high levels of service standards and maximize client satisfaction. Reporting to the Country Manager. Directly supervised a team of 8.

* **Generate new business to achieve defined sales targets.** Planned and executed comprehensive sales development strategy to successfully ignite growth and profits by promoting the sales of Retail Banking Products of **ICICI like (Demat Trading Accounts / Saving Account’s / Fixed Deposits / Home Loans/Insurance Products) for individual customers in the Sultanate of Oman.**
* Consistently exceeded Sales, Service and Quality daily, monthly and yearly targets. **Spearheaded and** g**rew annual sales significantly and reduced the TAT for Demat Account opening from 6 months to 15 days.**
* Responsible for developing and maintaining positive and professional relationship with Individual clients. Acquire, grow and deepen Banking Relationships through effective relationship management with special focus on the analysis and satisfaction of customers’ financial and investment needs, with an aim to meet the budgeted volume volumes. Ensure adherence to company’s policies, ethics and code of conduct.
* Performed assessment of the quality, potential and profitability of new relationships as well as the existing portfolio.
* Ensured that the service standards of company are met and maintained and no undesirable business is sourced.
* Conducted independent review of customers. Evaluated customer’s financial status such as liquidity, profitability, credit history and cash available before recommending for approval.
* Monitored and ensured revenue budgets / targets are achieved. Perform periodic reports preparation against budgets / targets for submission.
* Reviewed and interpreted the completion and market information to fine-tune strategies.
* Identified structured and offered customized financial products to clients with the objective of long-term capital growth.
* Provided team with **guidance, motivation, and discipline** to consistently achieve company’s goal & customer satisfaction. Conducted meetings with staff to know their feedback.

**ICICI BANK LIMITED Aug 2002 to Feb 2006**

**AREA SALES MANAGER MUMBAI, INDIA**

Provide leadership as Area Sales Manager for India’s largest private sector bank focused to acquire auto loan business through dealership and agency models. Reported to the Regional Sales Manager and managed team of 5 Relationship Managers

**Earlier Assignments**

ICICI CAPITAL SERVICES LIMITED Apr 2001 to Aug2002

MANAGER –AUTO FINANCE MUMBAI, INDIA

MAX NEW YORK LIFE INSURANCE CO. LTD Jan 2001 to Mar 2001

SALES MANAGER MUMBAI, INDIA

SAITOMO FINANCIAL SERVICES LTD Sep 1998 to Dec 2000

MANAGER- BUSINESS DEVELOPMENT MUMBAI, INDIA

LLOYDS FINANCE LTD. May 1996 to Sep 1998

ASSISTANT MANAGER MUMBAI, INDIA

INDUS MARINE Feb 1993 to Jan 1994

SERVICE ENGINEER MUMBAI, INDIA

GODREJ & BOYCE MFG. CO. LTD July 1992 to Jan 1993

APPRENTICE ENGINEER (Graduate) MUMBAI, INDIA

**EDUCATIONAL CREDENTIALS**

2013 **Diploma in Islamic Finance**

 Chartered Institute of Management Accountants

1995 **Master of Business Administration**

 University of Wollongong, Australia

1992 **B.E. in Production**

 M.H. Saboo Siddik College of Engineering, Mumbai

**MEMBERSHIPS & AFFILIATIONS**

* **Chartered Engineer, Associate Member, Institution of Mechanical Engineers**
* **Life Member, Indian Institution of Plant Engineers**

**TECHNICAL SKILLS**

**Proficient in the use of**: MS-Office - (Word/Excel/PowerPoint)

**PERSONAL DETAILS**

**Date of Birth :**26th-October-1968 **Nationality:**Indian **Visa Status:**Employment

**Languages**: English / Hindi/Urdu **Driving License**: India/ Oman/UAE **Marital Status** :Married