[**Anand.359223@2freemail.com**](mailto:Anand.359223@2freemail.com)

**Anand**

**Specialized Skills**

* Excellent planning, analytical, problem solving and decision making skills
* Proven ability to multitask in a fast paced work environment and prioritize work assignments.
* Leading product launches and system enhancement projects
* Hands on experience on CRM ,CAS and LMS systems
* Developing and implementing the business plans and strategies.
* Well-developed communication and interpersonal skills, with excellent relationship building and stakeholder management skills

**Career Achievements**

* 12+ years experience in banking operations, team management, sales support and customer services
* Bravo Award for the best employee in improving customer experience , year 2016
* Bravo Award winner for best employee in Quater2 and Quarter 3 of the year 2015
* Consumer Banking Achiever of the Year – 2014
* Employee of the Quarter (2013 and 2014)
* Service First Recognition for successful completion of TAT reducing project
* Jaezzati Award for best performance as Sales Support Officer.

**Professional Experience**

**Head of Sales Support – First Gulf Bank (FGB) - Dubai, United Arab Emirates March, 2016 till present**

* Supports consumer segments in achieving customer acquisition targets
* Guides implementation of strategies for sales force to achieve sales revenue and volume targets for the segment and meeting annual profitability goals
* Monitor sales revenue and volume and market share growth through MIS reporting and adapting strategies for sales teams in a dynamic environment
* Supervises the entire Dubai, Abu Dhabi, Al Ain sales support staff (60 staffs) and related activities.
* Raising business justified deviations and supporting it with the needed documents and information
* Manage sales support process from the point of submission by sales till the issuance including company listing, document collection through dedicated collectors, application review, data entry, discussion with credit unit, deviation processing, cheques processing.
* Conduct regular and through application review to ensure adherence to policies and procedures and maintain a high approval rate of over 75%.
* Prepare and execute training and development programs for existing and new staffs on sales support policies and features
* Building and reviewing department standard operating procedures (SOP’s).
* Manage relationships with channel partners jointly with the sales teams and design new schemes and alliances to ensure achievement of business plans
* Liaising with various internal functions like IT , operations, legal ,marketing etc for smooth product launches and system enhancement projects
* Liaising with internal Audit every year , Risk Management unit and banks legal panel to seek official opinions on any vulnerability on documentation and agreements with the developers insurance providers and vendors
* Reconciling internal accounts with business planning and finance group on monthly basis for commission and management /documentation fees.
* Ensure all regulatory, audit and compliance issues are in place and all the internal controls are in order to maintain highest standards of operation efficiency, minimize the operational losses and reduce the number if near misses.
* Define goals and KPI for each member of the team and ensure effective implementation of the FGB performance management process.

**Team Leader, Portfolio Buildup & Sales Support –FGB, Abu Dhabi, UAE Jan, 2011 to February, 2016**

* Managing Portfolio build up of the Sales team to achieve monthly targets and assigning individual targets
* Regular Quality Control Check of the team
* Preparing and maintaining monthly incentives reports of the team
* Handling customer queries and customer complaints
* Managing sales support team to ensure smooth process of credit card application.
* Handling credit cards application process for Dubai and Abu Dhabi branches
* Provide process related training to the team mates.
* Managing and assisting the Team to co-ordinate with card operations department for card processing.
* Managing the Administration process and providing admin process training to the team.
* Training coordination team to handle all IT-related issues
* Handling customer service department of the team.
* Providing solutions to resolve problems and discontinuity during any process

**Sales Support Officer – First Gulf Bank, Abu Dhabi, UAE December, 2006 to December, 2010**

* Coordinate with HR for new recruitment and follow-ups on status of visa processing and Labor approval, vacation/sick leave, training records and emergency contact lists.
* Identifying and assessing risks and effectiveness of all IT systems/applications being launched for the dept.
* Interaction with International Vendors to develop IT applications including assessment, design, configuration and develop fully functional and reliable system.
* Handling and solving all Sales Executive’s and B.D.M Queries, Card delivery Issues and Customer Complaints.
* Screening and analyzing daily submissions of collaterals and coordinate with Credit Dept for processing an application for quick and efficient embossment of the Credit card.
* Generating various reports on sales and productivity of the dept.
* Proposing companies for listing as per bank policy and follow up with fraud control dept for the same on regular basis.

**Customer Service Executive - Wipro B.P.O Solutions Ltd, Mumbai, India February, 2006 to September, 2006**

* Worked for United Health Group Insurance as Customer service executive
* Explaining Coverage Benefits and processing claims for U.S Customers
* Coordinating with Doctors of various Hospitals in U.S.
* Meeting 100% process parameters as AHT, Accuracy and Quality

**Sr. Technical Support- Sutherland Global Services Ltd, Mumbai, India December, 2005 to January, 2006**

* Worked for Dell Computers as SR. Technical Support
* Provided customer Service for Dell Customers all over U.S as Hardware Warranty Support Eng.
* Trouble Shooting Software and Hardware Issues.
* Installing operating systems (win XP 2000) along with drivers.

**Customer Response Executive - Global Tele Systems Ltd , Mumbai, India January, 2003 to November, 2005**

* Worked for Washington Mutual Bank,( Previously known as Providian Bank )
* Coordinating with U.S Customers over the telephone regarding credit card issues
* Selling Credit Cards and providing Customer Service over the telephone
* Providing add on products for their cards and explaining their benefits.
* Managing sales team and providing support to achieve their targets
* Providing moral support and creating a motivational environment.

**Customer Service Executive- Hi-tech System Installations Mumbai, India October, 2000 to December, 2002**

* Providing Customer Service and solving their queries regarding their Credit Card and Trouble Shooting Software Issues.
* Field Support Engineer for Credit Card Machine

**Educational Qualifications & Certifications**

* Diploma in Electronics Engineering 1998 - 2000
* Personal Banking Curriculum (Certification) August, 2015
* Managing Team For Success 2014
* Time Management Course 2014
* Anti Money Laundering 2014

**Personal Details**

* Date of Birth : 12th , May , 1981
* Languages Known: English, Hindi, Malayalam
* Nationality : Indian