**Bijay**   
[**Bijay.37177@2freemail.com**](mailto:Bijay.37177@2freemail.com)

### E X E C U T I V E P R O F I L E

**Highly talented senior management professional for Banking and Finance Industry with over 6 Years of broad – based sales and managerial experience. Seeks career advancement within dynamic, high growth organization that welcomes fresh ideas, initiative, dedication, and experience; demanding excellence in consistently meeting business objectives. Strongly self-motivated, enthusiastic and committed to professional excellence. Reputation for improving productivity, reducing costs, and augmenting financial results. Strong interpersonal and communication skills with a demonstrated ability to develop and maintain sound relationships. Consistent success in surpassing productivity and performance objective. . A top performer and a core team player with a dedicated passion for work and have been maintaining a career profile that is both focused and disciplined. Proven leadership skills involving managing, developing and motivating teams to achieve their objectives, and committed to excellent customer service. Vast skill set includes product bundling, vertical markets and brand management. Widely recognized as a motivational leader with an excellent work ethic**

**Working Experience:**

1. Working for ISLAMIC FINANCE COMPANY (Ministry Of labor)

**Position: HEAD OF BANK GUARANTEE**

**Period of Service: DEC 16TH 2007 - At Present**

**Principal Responsibilities – Acquisition**

* **Introducing Cost-Effective Acquisition channels keeping in mind the best practices (typing centers in UAE).**
* **Enhancing the current Acquisition Channels by collecting and reviewing quality database and putting together an efficient follow-up process to evaluate the effectiveness of the after-sales process.**
* **Supporting typing centers by increasing their business through giving authorization to issue bank guarantee in UAE.**
* **Assisting the typing centers to issue bank guarantees and keeps a good relationship with the customers as well as the typing centres.Initiatives to meet Customers needs, to enhance the benefits and improve sales.**
* **Planning and implementing strategic sales campaigns for growth of the new portfolio and to increase the Market share.**
* **Assisted in analyzing and reviewing sales trends and performance for better execution of current Sales Process to increase bank guarantees collection.**
* **Managing all sales activities related to bank guarantee, wps and to issue finance to the right companies. And other schemes that are relevant to increase the daily collection of bank guarantee.**
* **Managing monthly meetings & trainings with all Sales & Operations unit and support the Sales channels to educate how to increase the bank guarantees sales.**
* **Assisting in maintaining and developing the of Sales Service Quality by effective Management Monitoring, Field Management, Call Reviewing, Periodic evaluations of the Sales Force etc for review and improvement to increase the bank guarantees business.**
* **To enable a good relationship with companies for transferring the bank guarantees. And as per Market Competition changes the rate.**
* **Monitoring daily basis performance and does change when ever required.**
* **Providing support and training to the sales team.**
* **Preparing all marketing and new strategies to increase the sales of bank guarantee.**
* **Assisting in developing and implementing all Advertising, keeping flexes where ever required to achieve desired image and perception among all Customer groups.**
* **Supporting to sign new typing centers which are relevant to the increase of bank guarantee.**
* **Driving research in the market to increase the business in popular segments.**
* **Analyzing and monitor product performance against specified parameters.**

**Key Achievements in this role**

* **Key player in the launch of the new centers.**
* **Have signed more than 57 centers all over the UAE.**
* **Used to achieve the monthly target.(target per month—8-9million.used to do 12-14 million)**
* **Championed sales and operations development, hiring and developing team of 20 sales, operations, and support staff.**
* **Negotiated critical agreements with the clients**
* **Key correspondent for legal and government issues related to Sales Channel**
* **Surpassed goals, exceeding sales forecasts**
* **Initiated affiliate and new centre launches, uncovering new opportunities via adverting.**
* **Spearheaded in setting up the Risk & Credit Policy across the Acquisition & Alternate Sales Channel**
* **Responsible for the Sales Office Refurbishment.**

**Principal Responsibilities - Alternate Channels**

* **Setting up a team to increase the guarantee through different emirate and to assist in achieving the budgeted numbers**
* **Working closely with the Strategic plans.**
* **Playing a key role in initiating and creating a good relationship with the customers.**
* **Ensuring a streamline process management of the Alternate channels**
* **Ensuring ongoing training & monitoring of the alternate channels to maintain streamlined and effective communication to Customers**

**Key Achievements in this role**

* **Set-up the Telesales unit and created new campaign strategy for the telesales department to improve penetration rate and sales effectiveness.**
* **Effectively managing fluent Sales functions all over the UAE.**
* **Effectively managing a god relation with corporate clients.**

**2. Worked for PARALEGAL SERVICES INTERNATIONAL as a Business Development Manager in Corporate Banking Group from July 2007 till December 2007.**

**Job activity**

**\* Direct Sale of Corporate Products to different corporate entity.**

**\* Promoting Value added corporate services to existing corporate customers.**

**\* Support and assist the operations staff of company and other members to ensure smooth product**

**Delivery.**

**\* Generating Revenue for Company with its existing customers.**

**\* Ensure increase in customers for the particular product / category.**

**\* Monitor and manage the customer satisfaction with regard to products and ensure delivery of value**

**Added product and services.**

**\* Support the marketing requirements of allocated business units with Corporate banking e.g., wealth**

**Management, Business finance etc.**

**\* Assisting the Sales and Legal Dept. in addressing various registration issues faces by potential**

**Clients.**

**\* Submit innovative ideas to CEO on ways to penetrate the existing and explore new market.**

**3. Worked for CITI BANK as Relationship & Sales Officer from Nov 2005 till June 2007**

**Job activity**

**\* Direct Sale of Credit Cards and Balance transfer.**

**\* Promoting bank products to existing and new customers.**

**\* Providing full extra sales service to customer for his satisfaction.**

**\* Achieving given targets with complete product mix.**

**\* Arranging database for lead generation.**

**\* Motivating sales executives (Liability Dept.) for generating Insurance Leads.  
\* Selling of Liability products of the Bank through junior executives.  
\* Collecting reports from Sales Executives on daily basis.  
\* Doing all operational and documentation work for opening an account.  
\* Arranging database for lead generation.  
\* Converting leads into sales. (Close)**

**\* Follow up of agents for different schemes.  
\* Appointment of new agents for expansion of sales.  
\* Doing all the promotion work for sales as per branch level.  
\* Documentation and verification of client who has obtained loan**

**Educational Qualification**

**Pursued Masters in Business Administration from American Global International University Dubai in Oct 2008.**

**Areas Specialized**

**Banking & Finance.  
  
Pursued Bachelors in Business Administration from M.G University Dubai in the year 2006 having Finance and Marketing as a principal subject.**  
**Computer Qualification:  
Dos, Windows 2000 and NT Microsoft Office 98 ,2000-2007,Internet etc**

**Special ACHIEVMENTS:**

* **Winner of Gold coins for Exceptional performance in Citi Bank**
* **Won the best performer award, in Dubai business help.**
* **Won the best out going student of the college in the year 2006**
* **Won the award for topper in math with 94%**
* **Won the best batsman of the tournament in In Sports in 2006,2007,2008.2009 and 2010**
* **Won the best batsman of insports tournament conducted by HSBC in 2009**
* **Won the best bowler of the tournament in In Sports in 2006 and in 2010**
* **Won the best batsmen of Bank tournament organized by Visa Card in 2007**
* **Organizer of games shows Dubai Shopping festival 2003**
* **Participated in stage shows, music & dance competitions**
* **Worked as back stage performer in IIFA awards and GIFFA awards**
* **Worked in the opening ceremony of Dubai World Cup 2005( Horse race)**