

**Talha**

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**Objective: -**To attain a responsible position in an organization, where I can utilize my knowledge and innovative skills for the progress of the firm and carve my career through the same. Finally to achieve a Management position in Sales, that shall utilize my acquired expertise, creative talents and commitment to excellence. Desire a position with career growth potential.

**Core Professional Excellence:** Innovative professional with over ***NINE years*** of progressive experience within ***Sales*** industry. Expertise in Bank products and direct and indirect sales expert in maintaining good client relation. Highly gifted professional with ample background in dealing with Customers and Management in Banking and direct and indirect Sales. Dedicated and self-motivated team player/ builder. Exceptional leadership, organizational, oral/written/communication, interpersonal, analytical and problem resolution skills. Thrive in any work environments. Experience with presenting to senior management in discussions with others in the company, meeting with customers, training and assisting dealers and coordinating the activities of region executives. Proficient in all Microsoft applications.

#### WORK EXPERIENCE

#### Assistant Relationship Manager Majid Al Futtaim (Najm) - Abu Dhabi (UAE)

**12 June 2016 to Date**

**Major Duties and Responsibilities**

* The ability and desire to sell to achieve targets.
* Grab individual with their desires & needs to convert into customer
* A positive, confident and determined approach to close the given targets and tasks.
* Resilience and the ability to cope with rejections.
* A high degree of self-motivation and ambition.
* The capability to flourish in a competitive environment for staff & customers as well
* A good level of numeracy.

#### Sr. Relation Ship Officer Noor Bank - Abu Dhabi (UAE)

**Sep 2015 to April 2016**

**Major Duties and Responsibilities**

* STL and Non STL personal Finance assistance to the customers.
* Having one to one meeting with customers for counseling &/or discuss their finance needs.
* Targeting new and existing customers to sell bank products as per customer needs and profile.
* Handle customer end, from application signing to loan disbursement, building fronted loyalty & support acquisition of new Personal Loans in accordance with the given Credit Policies.
* Calculation DBR requirement, customer qualification criteria as required by the bank.
* Ensuring that all customers ae well communicated about charges/team and conditions.
* To ensure that the code of conduct is following & as per bank policy.
* Control the front end activities to ensure quality of application is as per Bank’s policy.
* Ensure that error rates on applications sourced are within agreed benchmark.
* Develop & maintain the MIS nd various reports on application quality.

#### Sr. Relation Ship Officer ADNIF Abu Dhabi (UAE)

**Feb 2015 to Aug 2015**

**Major Duties and Responsibilities**

* Opening of Asset and Liability account as per bank policy.
* Having one to one meeting with customers for counseling &/or discuss their finance needs.
* Successfully achieving monthly targets assigned with highest conversion ratio in sales fulfillment department.
* Targeting new and existing customers to sell bank products as per customer needs and profile.
* Handle customer’s end, from application signing to loan disbursement, building fronted loyalty & support acquisition of new Personal Loans in accordance with the given Credit Policies.
* Calculation DBR requirement, customer qualification criteria as required by the bank.
* Ensuring that all customers ae well communicated about charges/team and conditions.
* To ensure that the code of conduct is following & as per bank policy.
* Control the front end activities to ensure quality of application is as per Bank’s policy.
* Ensure that error rates on applications sourced are within agreed benchmark.
* Develop & maintain the MIS and various reports on application quality.

#### Relation Ship Officer Reem Finance Abu Dhabi (UAE)

**Jan 2014 to Jan 2015**

**Major Duties and Responsibilities**

* Targeting new and existing customers to sell bank products as per customer needs and profile
* Having One to one meetings with customers for counseling and/or discuss their financial needs
* Successfully achieving monthly targets assigned with highest conversion ratio in sales fulfillment department
* Handle customers end to end, from application signing to loan disbursement, building frontend loyalty and support acquisition of new credit Cards and Personal Loans in accordance with the given Credit policies.
* Calculating DBR requirements, customer qualification criteria as required by the bank
* Ensuring that all customers are well communicated about the bank charges/term and conditions.
* Develop & maintain the MIS and various Reports on application quality.

#### Sales Manager CCT (Call Centre Technology)- Karachi - Pakistan

**June 2007 May 2013**

In a business critical role making a substantial contribution to the future growth of the

Company. Responsible for all corporate marketing, researching and planning

Campaigns, including the delivery and results for a key strategic initiative.

**Responsibilities**

* Developing a marketing team to implement strategy & delivering on objectives.
* Design, implement & facilitate an effective local & national marketing strategy.
* Carrying out effective research & intelligence into competitor products & other trends.
* Constantly improving business development activities.
* Overseeing and managing financial budgets.
* Manage daily activities with PR, press and marketing communications agencies.
* Develop partnerships & relationships with third parties to meet strategic objectives.
* Identifying key marketing opportunities.
* Making sure that campaigns run to deadline and on budget.
* Online campaigns, web site, use of digital/social media.
* Budget setting and control, including measurement and return on investment.
* Management of sponsorships for conferences and events.
* Exceptional project and time management skills.
* Monitoring & reporting to senior managers on the effectiveness of strategies/campaigns.
* Setting the scope, implementation, management & review of marketing campaigns.

**ACHIEVEMENTS:**

When I first started in Karachi our sale was not enough and I have not received any customer list or anything to target our customers, but within 6 months that territory was on at highest level, in first three months I achieved 180% of my target. Now I am giving them $40000 to $60000 of business.

* Sales Experience of Over **9 years’**.
* Well versed with all activities regarding multi loan sales with Bank and Credit Cards.
* Excellent aptitude for sales inbound and outbound and banking industries.
* Motivate a Team to generate sales from customers’ enquiries and achieve a certain target, while as a Manager.
* To respond to input from customers and support managers (complaints, praise

And concerns) to help identify better ways of achieving targets.

* Attractive conversational and patient listening skills.
* Well-groomed and friendly appearance.
* Profound ability to remain tactful and courteous in stressful situations.
* Exceptional ability to follow clear rules and organized methods.
* Strong problem-solving skills.
* Fluency in English & Hind

#### TRAINING AND AWARDS:

* Attended Seminar “Bring your Heart to Work” and awarded successful candidate of 2015.
* Certificate awarded for “The Power Full Sales Man” 2014.

#### COMMUNICATION SKILS:

* Strong communication & Negotiation skills, Verbal & Writing.
* Excellent telephonic Skills.
* Excellent problems resolution Skills.
* Detailed process knowledge of call Center facilities.
* Proficient in Microsoft office Products, including Excel, World & Power Point etc.

#### EDUCATION:

**Graduate (Commerce)** University of Karachi (Pakistan)

 2006 to 2008

#### OTHERS

**Diploma Web Wise Pakistan**

**MS Office (Intermediate)** Computer Collegiate,

**COMMUNICATIONS SKILL**

* Strong communication & Negotiation skills, Verbal & Written
* Excellent telephone skills
* Excellent problem resolution skills
* Detailed process knowledge of call Centre facilities.
* Proficient in Microsoft Office Products, including Excel, Word & Power Point etc.

**PERSONAL INFORMATION:**

**Marital Status : Married**

**Nationality : Pakistani**

**D.O.B : 11/06/1983**

**Visa Status : Employment Visa**

**Driving License : valid Driving License of UAE**

**REFERENCES:**

Reference will be furnished upon request.