**PROFILE:**

Well-qualified and results-oriented Banking Professional with over 19 years of successful experience in positions of increasing responsibilityand duties, Top performer with track record of consistently meeting exceeding sales goals& customer expectations,This will not only utilize the achieved qualification, but also develop and enrich it. Competitive analysis and market awareness also help me to determine opportunities within market place.

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| **Academic Credentials** |

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| --- | --- | --- |
| **Degree** | **Institute/ University** | **Year** |
| **Graduate** | **6 T.Y B.COM in South Gujarat University5IUI** | **2000** |
| **HSC** | **GSEB GANDHINAGARG** | ***1997*** |
| **NDT Level/2** | **;l Certification by Mody Technical Institute** | **2004** |

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**BusinessManager**

From: May -2016 to till date(**Current Company**).

**Job-Profile:**

* Provide Mortgage Loan, Business Loans.
* Handling Hard Bucket/Soft Bucket Collections.
* Team Handling DSA-Referral team in allSuratGujaratlocation.
* Providing Secure –Unsecure loans, Loan agents property and SME funding.
* Team recruitment, Product training, Designing Marketing Strategy.
* Weekly team review, Daily DSR Checking.
* Monthly Activity with Team, Coordination with Branch & HO for smooth process.
* PD, Business Understandings of Trader, Manufacturer & Service, Profit margins of all types ofbusinesses.
* Underwriting, Knowledge of Legal & Technical, Knowledge of Types of Property’s.
* Logins to disbursements complete process.
* All necessary documentation to complete the lending process and transfer the file to risk management.
* Understand customer needs and propose products requirements.
* Communicate the final terms of lending and process sanction letters and other documentation.

**Skills acquired during work:**

* Excellent communication and presentation skills.
* Strong analytical skills.
* Strong understanding of financial concepts and business analysis.

**Achievements:**

* Getting Incentive and Bonus for Consistent performance and target achievement in every month.
* Good number of fileslogin and disbursementsmonth on month.
* Top 10 Business manager’s listsinPan India.

**Deputy Manager(SME)**

From: Apr -2012 to May-2016.

**Job-Profile:**

**Team Leader Handling SME Credit Rating.**

**Provides comprehensive profiling and risk assessment and decision analytics solutions to individuals, small business and enterprise customers,**

* Handling team in south Gujarat as a team leader.
* Work on financial models historical and projections, conducting peer comparisons.

**Personal Effectiveness**

* Ensure clear accountability and always takes ownership of even joint deliverables.
* Consistently able to motivate and influence others to work together.
* I am self-directed and focused on cross- functional collaboration.

**Achievements:**

* Top 5 deputy manager’s lists, Always number one in pan India.
* Qualified in **Hon Kong-Macau**Trip contest in March 13. And alsoqualified in **Singapore Malaysia**trip contest in Oct-Nov 14.
* Qualified in **Bangkok –Pattaya Thailand**  Trip contest in March 15
* Qualified in CEO contest in number of cases.
* Winner of PRIED gold medalist.
* Winner of CHAMPS in region for RSM visit.
* Qualified in ZM level contest certified by Karma contest.

**Skills acquired during work:**

* Excellent communication and presentation skills
* Strong analytical skills
* Strong understanding of financial concepts and business analysis

**Agency Manager**

From: Oct-2010 to Mar-2012.

**Job-Profile:**

* Sourcing the customer and advice for family security also.
* Managing peoples and relationship&Handling corporate and retail clients.
* Dealing with corporate and retail client,
* Sourcing the advisors andcustomers family security.
* Lead by example. Pro actively mentor individuals across businesses/units. Clearly draws out .

**Personal Effectiveness**

* Ensure clear accountability and always takes ownership of even joint deliverables.
* Consistently able to motivate and influence others to work together. I am self-directed andfocused on cross functional collaboration.

**Achievements:**

* Top 5 MOA list , Always number one in Surat’ ITC branch
* Qualified in CEO contest in number of recruitments.
* Winner of PRIED gold medalist.
* Winner of CHAMPS in region for RSM visit.
* Qualified in ZM level contest certified by KARMIC MONSOON contest.
* Good number of recruitments month on month and number of licenses.

**Skills acquired during work:**

* Excellent communication and presentation skills.
* Strong analytical skills.
* Strong understanding of financial concepts and business analysis.

**Assistant Sales Manager**

From: Sep-2009 to Sep-2010.

**Job-Profile: Managing People and Relationship**

* Sourcing the advisors and customers family security also.
* Handling corporate and retail client.
* Dealing with corporate and retail client.

**Achievements:**

* Good number of recruitments month on month and number of licenses.
* Consistent performance and target achievement.

**Skills acquired during work:**

* Excellent communication and presentation skills
* Customer interaction and process excellent communication skills.
* Interaction with senior level.
* Process intrinsic abilities to shoulder responsibilities at the highest level of competence.

**Financial Advisor**

From: Nov-2007 to Aug-2009.

**Job-Profile:**

* Sourcing the customer andadvice for family security also.
* Handling corporate and retail client.
* Dealing with corporate and retail client.

**Achievements:**

* Good number of recruitments month on month and number of licenses.
* Consistent performance and target achievement.

**N.D.T INSPECTOR (Level-2)**

From Jun-2004 to Oct -2007.

**Job-Profile:**

* Equipment’s like Pressure Vassals, Reactors, Tanks, Pipe lines etc.
* ASME SEC.V, SEC.8, DIV 1, AWS D 1.1 ETC and customer specifications.

**Achievements: Familiar,**

* Reliance petrochemical plant, hazira, surat.
* O.N.G.C. plant hazira, surat.
* Kribhco plant hazira, surat.

**Skills acquired during work:**

* Direct customer/employer interaction.
* Interaction with senior level.
* Process intrinsic abilities to shoulder responsibilities at the highest level of competence.

**Sales and Business Development Manager**

From Jul-2000 to Feb-2004.

**Job-profile:**

* Dealing with corporate andretail client.
* Handling corporate and retail client.
* After sales customer satisfaction.

**Achievements:**

* Provide wealthy customers for company’s future business.
* Consistent performance and target achievement.

**Skills acquired during work:**

* Customer interaction.
* Process intrinsic abilities to shoulder responsibilities at the highest level of competence.
* Willingness to learn and implement and interaction with senior level.

**Your Faith Fully**

**Sadiq**

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