**Maher**

**Maher.95100@2freemail.com**

**Summary**

Assistant Manager, Retail Sales and Service with solid leadership skills who dependably achieves branch goals, and dedicated team player experienced in overseeing operations of individual and multi-unit facilities. Develops successful programs to improve profitability. Sharp banking professional whose talents shine in a competitive, innovative and creative environment Track record of increasing sales, improving client retention and growing customer base. Skilled Sales & Service Manager who is inspired and motivated to help customers build their financial independence. Amiable Branch Manager experienced in leading constructive and cooperative working relationships within a team setting. Sales Manager with 14 year background in Sales and branch management. Vast knowledge of finance, regulatory requirements and general bank operations. Enthusiastic Sales Manager who leads branch staff in exceeding sales goals while delivering excellent customer service

Experienced Sales Manager dedicated to continuous improvement in Team performance. Sales and Service Manager skilled in developing and grooming exceptional bank personnel. Strong focus on staff relations and teamwork.

**HIGHLIGHTS**

* Reliable
* Excellent time management skills
* Expert in risk management
* Account analysis expertise
* Complex problem solving
* Multilingual in Arabic & English
* Excellent communication skills
* Energetic
* People-oriented
* Dependable

**PROFESSIONAL EXPERIENCE**

 **Assistant Branch Manager/Sales & Service Manager**

[**United Arab Bank**](http://www.linkedin.com/company/722595?trk=prof-exp-company-name)

October 2013 – Present

Driving Sales Volumes through a large team of sales representatives.
Communicate effectively with team, peers, and supervisors & cross functional teams.
Formulate sales strategies basis data analysis
Budget Manpower requirement, Facilitate Hiring & Training of the budgeted manpower.
Achieve Sales numbers within the cost of acquisition target.
Ensure compliance and other statutory requirements in his area of operation.
Monitor Sales Executives efficiency in terms of productivity
Track Application from end to end from dispatch till Decision.
Ensure customer acquisition as per the sourcing mix
keeping a check on all policy changes, marketing offers. Keeping communication flow of changes to team.
Carrying out the training sessions for sales employees about the benefits and features of Bank’s Retail Banking Products like – Credit Cards Personal Finance/ Payroll Account.
Ensure services carried out to all customers regardless of segment are up to level of customer satisfaction.

Ranked amongst the top 2 Sales Managers in the category of Highest Value Sales Performance for the year 2014 – 2nd & 3rd Quarter

Ranked amongst the top 3 Sales Managers in the category of Highest Value Sales Performance for the year 2015 – first & 3rd Quarter

**Sales & Service Manager**

**ALHILAL BANK**

 NOV 2008 – October 2013

Direct responsibility for achieving Revenue target set and agreed with the Management.
Prepare yearly business plan with updated forecast and conduct monthly variance analysis.
Spearheaded and started the Department from scratch. Established systems, policies and procedures.
Establish accountability and authority limits for subordinate staff and monitor their performance in execution of sales and service plans, and Bank’s objectives, taking corrective action where warranted.
Responsible for acquiring, growing and strengthening of Banking Relationships through effective relationship management, with special focus on identifying individual Customers and assuring Long-Term Business Relationship through the analysis and fulfilling of customers needs, with an aim to meet the budgeted volumes and ensure adherence to Banks Policies, ethics and code of conduct.
Generate new business to achieve defined sales targets and assist the team members in marketing the retail banking products to achieve the assigned targets.
Ensure that the service standards of the Bank are met and maintained and no undesirable business is sourced.
Recruit, train and motivate dynamic employees for optimum operations in order to achieve the sales and service objectives of the bank

Ranked amongst the top 3 Sales Manager in the category of Highest Value Sales Performance for the year 2012 – 2nd & 4th Quarter

Ranked amongst the top 3 Sales Manager in the category of Highest Value Sales Performance for the years 2009 – 2010

**Team Leader Emirates NBD Dubai**

January 2004 – January 2009

Led a team of 10 members in managing sales and service operations functions of the branch

Ensured compliance to banking policies & procedures as well as central bank regulations pertaining to day to day operations

Collaborated with the branch sales & services team in developing, implementing and maintaining sales/ service management strategies

Optimized resource utilization and streamlined processes to enhance operational efficiency as well as organizational bottom lines

Organized training sessions for team members aimed at skill enhancement and other business requirements

Enhanced business generation by generating awareness on retail banking products like Credit Cards / Personal Loans / Payroll Accounts as well as cross-selling of other banking products

Prepared/ presented various status reports to the senior management and other stakeholders to enable effective decision making

Ranked amongst the top 3 team leader in the category of Highest Value Sales Performance for the year 2006 – First & 2nd & 3rd QuarterRated as best team in 2006/ 2007 and 2008 for enhancing customer satisfaction through qualitative service delivery

 **Sales Officer FGB Dubai**

* March 2002 – January 2004 Dubai

 Achieve assigned sales targets in order to contribute to the sales volumes / revenues
Develop new markets and customers with in the assigned territory to enhance sales volumes/ revenues

Selling Product to Acquire New Customers in order to increase the Customer database with the Right mix of Profile

Cross selling: Cross sell non –assigned products & services to contribute the revenues and market presence.

Attending KIOSK set by the bank in different locations / companies/ malls
Provide quality customer service to ensure customer satisfaction and retention

Provide market intelligence to supervisors on a regular basis for use in formulating strategies and plans

**LANGUAGES**

Arabic Native

English Fluent

**Education:**

Bachelor of Accounting Damascus University

**Personal Details:**

Date of Birth**:** 06-08-1978

Marital Statutes:single