



Anzar Abdul Khadar kunju

Contact: Mob: +971507435513 , +971565652348. (anzar26@gmail.com)

HIGHLY EXPERIENCED PROFESSIONAL

With trail blazing success in the fields of Business Development, Sales, Operations across Insurance, Finance and medical sectors looking for leadership roles

Executive Profile

- ⇒ A **dynamic professional** offering 12 years of rich experience with well-honed skills in the field of Business Development, Sales, Brand Promotion and Operations gained through extensive work done in domestic markets.
- ⇒ Professional record demonstrates strong **techno commercial knowledge** having worked in leading Insurance Companies and Banks thus gaining vast exposure to Competitive Business and Commercial Environment.
- ⇒ Highly **motivated & resourceful** professional having expertise in mobilizing & managing large contingent of manpower & materials resources in highly demanding situations.
- ⇒ Key competencies in **structuring and implementing innovative Branch Administrative policies /** procedures to generate undivided commitment & dedication among the workmen / officers.
- ⇒ Possess **excellent planning, execution, monitoring and resource balancing skills** as well as the ability to handle multiple functions in high-pressure environments with tight deadlines.
- ⇒ Demonstrated success in effectively **strategizing seamless operations** as well as efficient and time bound implementation of plans and initiatives, achieving sales targets and maintaining budgets.

Core Domain Knowledge

Business Development – Client Relationship Management – Strategic Planning / Management – Resource Management – Training / Development – Operations – Mentoring – Versatile Leadership – Product Management

Sales Manager – HDFC BANK – Gold loans from June 2021 onwards

- Handling a GL portfolio OF 25 Crs plus
- Handling a team of sales officers to generate Gold loans business
- Generating cross sell leads
- Arranging top up facilities and renewal of GL portfolio once it matured
- Conducting branch visits for maximizing leads
- Managing CRM portal
- Conducting the process of hiring sales officers ,onboarding ,exit process etc

Area Manager – Business development -Muthoot fincorp (From Feb2018-May 2021)

- Handling business development , operations , infra management of the branches
- Driving gold loan business as well as third party products
- Conducting marketing activities BTL and do promotional programmes
- Co-ordinate with audit department for the quality process of the branches
- Handling recruitment of staff ,training ,reviews ,appraisals ,exit process etc

**First Gulf bank – Business development officer – (August 2017 to November2017)
(multi products -personnel loans and cards)**

- sourcing personnel loans and credit cards
- Preparing the application for disbursement
- Visiting corporate offices and identifying prospects, Industrial areas
- Do the cross selling of other banking products

Relationship manager – Gulf finance – 2014 February- to till 2015 October 27th)

Designation	- Business development Manager (Asset finance ,Business loans)
Job profile	-Management of existing portfolio, - Identify new customers in the target market, - co-ordinate the OPS dept to smoother disbursements of the application

Employment Chronicle: RAK BANK

Sr.REALTIONSHIP OFFICER- BUSINESS LOANS (SME), DUBAI (from 2010 Oct0ber to Dec 15th 2013)

with valid UAE driving license having highly satisfactory performance HISTORY

- Core responsibilities –
- Managing a team of relationship officers
- Identifying the target segment customers,
- evaluating the documents and financial analysis
- supporting the credit department with relevant substantial's docs
- maintains the customer relationship management

MAX LIFE INSURANCE CO. LIMITED, Kollam, as sales manager

Agency recruitment , sales manager - from may 2006 TO till 2010 July

Core Responsibilities:

- ⇒ Undertake full responsibility to run the organization as an independent profit centre. Work very closely with Business heads of the diversified divisions to ensure profitability of each division.
- ⇒ **Strategy Planning:** Devise innovative strategies to impact key business drivers thereby consistently overachieving stretch business targets. Formulated and defined cost effective short / long term budgets and corporate strategies for effective market penetration of products thereby increasing market share and achieve pre-set sales and profit targets.

- ⇒ **Business Development:** Identify, research, analyze & market products while evaluating the business and realizing its full potential by using tools such as marketing, sales information management & customer service. Monitor competitor's strategy to build counter strategies to increase the market share of the company by assessing the marketing opportunities & target market as well as the potential customers. Initiating joint ventures and strategic alliances to enhance the distribution base for the organization. Set and achieve the top-line, middle-line and bottom-line targets within the prescribed budgets.
- ⇒ **Relationship Management:** ensuring effective client relations including cross-functional coordination with high valued clients. Proven track record of retaining key high value clients. Successfully developing and establishing a strong network of advisors required to develop business. Generate business from various channel partners for the company while establishing healthy business relations with clients and external associates for securing repeat business and long term customer loyalty and worked towards solving their queries and complaints efficiently. Identify and develop prospective clients while analyzing their requirements and rendering over the various aspects of the business.
- ⇒ **Team Management:** Recruit, train, lead and monitored team of sales professionals from diverse backgrounds; motivate them in achieving the sales targets and business objectives and foster a spirit of team work. Coached and mentored the team members to ensure efficiency in sales operations and thus meet individual and group targets. Regular meetings with the teams to apprise them regarding organizational changes, introduction of new products, understanding their problems and suggesting solutions.

Academic and Professional Credentials

- ⇒ **Master of Business Administration (MBA)** from kerala University , in the year 2002-2004
- ⇒ **Bachelor of Physics (BSc)** from kerala University, in the year 1998-2001
- ⇒ **Diploma in Computer Application (DCA)** in the year 1999

Personal Dossier

Date of Birth: 21-03-1981

Language Proficiency: , English ,Hindi, Malayalam and Tamil

Passport Details: L6900285

Driving license : UAE D/L & INDIAN D/L -(23/2232/20020)

Marital Status: Married

References: will be provided upon request.

