

PROFSSIONAL OBJECTIVE

Looking for a new career challenge where a top producing sales professional will immediately expand market presence, create value and increase business and to get recognized for developing and expanding business, sales and marketing in personal loan and credit

EXECUTIVE PROFILE

I have an exceptional track record spanning in diverse fields as customer service / sales & marketing / business development / management, and personal loan and credit card sales in UAE, a proven performer who move from vision and strategy to implementation and follow through. Ability to perceive opportunities and penetrate in to new market. Expert in retention and consistently achieved sales quota. Possess extensive knowledge of retail banking in UAE

PERSONAL DOSSIER

Sex

Emirate

Nationality Indian Date of Birth 20/05/1986 Father name : Hamza MA Religion Islam Z3532003 Passport no Marital status: Married 1928110 **Driving license:** Visa status employment

male

Dubai

SADATH VARIATH HAMSA

Sales & marketing professional

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WORK EXPERIENCE

- RAK BANK (markai commercial) Aug.2021 to present **Relationship Executive** Loan & credit card
- FIRST ABUDHABI BANK Nov 2016 to Apr 2021 (4.5 years) Senior sales officer Loans & credit card
- EMIRATES ISLAMIC BANK Oct 2012 to May 2016 (3.8 years) Sales Executive Islamic loans & credit card
- **RAK BANK** Mar 2011 to Sep 2012 (1.6 years) **Relationship Executive** Credit card

AREA OF EXPERTISE

- Sales & marketing (personal loan & credit cards)
- Strong communication
- Experienced handling customers from various nationality
- Decision making, planning and organizing
- Problem analysis and solving
- Knowledge in Islamic banking
- Valid UAE driving license
- Command in English and Hindi & Malayalam
- Listing of companies
- Team management
- Market awareness
- Competitor analysis

ACADEMIC DETAILS

- Graduate from MG university commerce in 2010
- Higher secondary school in government of Kerala syllabus 2007
- High school certificate (SSLC) in 2001

IT SKILLS

MS office (word, excel, power point)

KEY DELIVERABLES ACROSS TENURE

- Identifying high income customers, analyzing the financial requirements selling suitable products to them including personal loans and credit cards other structured products
- Selling Islamic & conventional banking products loans and cards
- Closing inbound leads coming through the website & mobile banking
- Continuous contact with credit analyst to get approval of the files and presenting files for review if needed
- Managing and maintaining the relationship with exciting customers and cross selling further products
- Training new joiners assisting them by joining for company visits and sourcing business

DECLARATION

I hereby declare that all the above-mentioned facts are true to the best of my Knowledge,

DUBAI 25/12/2021 **SADATH VARIATH HAMSA**