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WASIM RAJA

BRANCH SALES AND SERVICE OFFICER



Ajman, United Arab
Emirates



+971 565349651



wasim0927@gmail.com



LINKS

LinkedIn:

<http://linkedin.com/in/wasim-r>

aja-0564bb98

LANGUAGES

English

Hindi

Bengali

PERSONAL DETAILS

Date of birth: 27/09/1984

Nationality: Indian

Marital status: Married

Dedicated Banking Professional with a solid 8 years of experience in a variety of direct retail sales and bank branches. Excellent track records in achieving assigned targets with focus on exceeding sales goal. Extensive knowledge of banking regulations, rules, and laws. Committed to providing customers with top-notch customer service.

WORK EXPERIENCE

National Bank Of Ras Al Khaimah

Apr 2021 - Present
Ajman

BRANCH SALES OFFICER

- Carries out all branch tasks ensuring all activities are completed within timescales and with a high degree of accuracy.
- Promoting and selling financial products to meet assigned sales targets.
- Performs any other duties or tasks as required or instructed by the line manager to support the smooth operation of the branch.
- Develops and maintains new and existing relationships with other departments/customers/suppliers/contractors to support the achievement of business objectives.
- Performs assigned sales tasks and ensures adherence to timescales with utmost accuracy whilst providing excellent customer service.
- Identifies and acts on ways to improve working knowledge and skills and be a team player and to assist in the smooth operation of the department.

Emirates NBD

Dec 2015 - Mar 2021
Abu Dhabi, United
Arab Emirates

SR. RETAIL BANKING OFFICER

- Identify the needs of new customers and deliver suitable products i.e., Personal Finance, Auto Loan, Mortgage, Credit Cards, CASA, Banca, and Payroll services.
- Accessed financial status, credit, property assets. Bureau report of the applicants in order to determine the possibility of granting credit facility.
- Increased sales revenue by providing strong customer service to new and existing financial clients by X-selling investment products.
- Supervised 6 Sales Executives and provide product training as and when required.
- Earned 4 CEO awards for outstanding Performances from 2016-2019. 9 Quarterly awards for Top Sales achievements.
- Promoted to Supervisor level in 2017

Mashreq Bank

Feb 2015 - Nov 2015
Abu Dhabi, United Arab Emirates

PERSONAL BANKER

- Identify needs of new customers and deliver suitable products, thus increase customer base.
- Provided informations on various retail products so that customer could make informed decision.
- Identifies and took advantages of business opportunities by networking with various sales channels assigned.
- Executed sales cycle process from initial contact with client,negotiations and closing.

EDUCATION

Institute Of Management Technology

Ghaziabad - 2012

PGDM, MARKETING

University Of Calcutta

Calcutta, India - 2007

BACHELORS OF COMMERCE

SKILLS

Team Management

Risk Profiling

Knowledge of Banking Softwares, i.e. CRM, Finnacle, Flexcube, Finnone CAS, Cardnet, LMS

Customer Service

COURSES

Emirates Institute Of Banking And Finance

Dec 2019

SME FINANCING

Association Of International Wealth Management Of India

Dec 2022

CERTIFICATE IN RISK AND COMPLIANCE