



Ishtaque Ahmed

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Objective: *In anticipation of challenging assignments in Sales & Marketing/ Business Development /Customer Service with an organization of repute, where I can utilize my knowledge and experience and be a part of Organizations' success.*

PRECISE

- A dynamic, result oriented professional with more than '**Fourteen Years**' of experience in Sales, Customer Service, Operations, Cash Management, Teller, Business Development, Channel Management and Service Support. *Presently designated as **Senior Customer Services Officer** in Branch Sales under Retail Banking with **Dukhan Bank (Previously Known as Barwa Bank)***
- Qualitative experience handling Banking Operations, Teller, Customer Service, Sales & business development of Banking products like Investments, Payroll Accounts, Mortgages, Credit Cards, Personal Loans& cross selling of other bank products - Business Loans, Banc assurance, FD, CASA and Islamic Banking Retail Products
- Conversant at tapping new markets, to expand the existing clientele and increasing sales.

KNOWLEDGE DOMAIN

Sales/ Business Development / Marketing/Customer Service

- Identifying new streams for revenue growth and maintaining relationships with customers to achieve repeat/ referral business.
- Developing and impelling business on an incremental basis.
- Implementing pre-post marketing activities for successful launching of new products.
- Executing sales promotional activities as a part of brand building & market development effort.
- Experienced to accomplish achieving sales target with good customer service.
- Ready to learn new skills related Sales, Marketing, Cash Management and better Customer Service.

Achievements

- Awarded by the Bank's Deputy CEO and Head of Retail Banking for the Achievements.
- Highly appreciated by the Management and Customers for providing Excellent Customer Service.

- Top Performer for 6 Consecutive months for Credit Cards Sales in Standard Chartered Bank across the **Innovations** Channel
- Top Performer in Cross Sell for the year 2011(CASA) and 2014(Mortgages) in Emirates NBD-DSF for CASA.
- 1st Runner Up Performer for the Month of July 2014 in Emirates NBD-DSF (Mortgages) Home Loan Disbursal.
- Awarded as **Retail Banker of the Year 2016** and **1ST Runner-Up-Retail Banker of the Year 2017 and 2018 and 2019.**
- Top Achiever for Sales Contest (ROLEX) for the year 2016.
- Awarded as **Top Achiever** and **Champion for Personal loan and Credit card** for the Year **2015/2016/2017/2018 in Branch Sales (Retail Banking).**
- Awarded for Business Excellence Awards 2018-2019 for **Greater Efficiency** in Barwa Bank
- Awarded as top Performing Employee for Outstanding Performance as **Customer Service Officer in H1-2019 and H2-2019.**

Certifications

- Successfully Completed various trainings for self-development including AML/AI Etihad Bureau of Credit/FATCA
- Certified Fire Warden Training Workshop Conducted by UAQ Safety Training Centre Organized by IBQ in 2019.
- Certificate of Achievement for Successfully Selling Workshop conducted by Better Business Organized by IBQ in 2016

Career Path

Customer Service Officer -Dukhan Bank, Qatar (April-19-September-2020)

In October 2020-Barwa Bank name changed to Dukhan Bank

In April 2019-International Bank of Qatar Merged with Barwa Bank

Relationship Officer-International Bank of Qatar (Dec-14-April 19)

- Generate new business/profit for bank through Retail Banking clients.
- Ability to promote products and services through different banks channels
- Solving technical related problem for clients regarding debit card /credit card / TT/Internet banking through interpersonal skills.
- To increase the size of the portfolio on yearly basis by increasing the customer base and assisting the existing customers to avail the most suitable products of the bank.
- Attending walk-in customers through banks Q-Matic system.
- Capitalize my experience in different job roles across my professional career by Cross sell Banks Retail product such as Payroll Accounts/Credit cards /Personal Loan /Vehicle Loan/Mortgages etc.
- Marketing new business through client's personal references and Listing New Company in AEL for Future Retail Business.
- Managing banks locker systems for the branch.
- Assigned as Branch custodian for Banks Locker/letter for Clearance and Liability/and Car Release certificate.

- Re-Issuance of New Printed Debit card on Spot to assist Customer for lost/stolen/Atm Captured.
- Expertise in issuing customer requested Bank letter for his / her personal account (Reference letter/balance letter/No objection letter/bank Guarantee letter and etc.)
- Process the request for Account closure / credit card / loan settlement as per client request/E-Statement Registration Request/Account Statement Request/Cards Dispute/Claim/Request for Deferment of Loan Installment.
- Providing Personal Finance and Top up Facility to clients banking with IBQ/Barwa and Buy out from other banks for clients banking with other bank.
- Conversion of Leads generated queries through banks different channels.
- Providing Induction training to the new Joiners about bank and services being offered to the client.
- Updated with Product, Policy and services with Existing Competitive Banks in the Market.
- Working closely with Branch Manager/BOM/Head of Sales sharing different ideas to generate more business for the branch and bank.
- Manage our sales Performance using process of sales report, spotting deficiencies and implementation of recovery plans to achieve target.
- Maintain an awareness of marketplace products, practices, rates and other changes to ensure branch capitalizes on competitive opportunities.
- Cross sell and refer business to other areas of the bank like Bank Work, Private Banking, Corporate Banking, and Asset Management, etc.
- Liaise with operation service team to resolve service issues raised on CRM.
- Provide Services to walks in customers and advise them on all fees and charges associated with the products and services.
- Ensure smooth execution and adherence to high levels of service quality.
- Adhere to my Goals to be the best in Sales and Customer Service.
- Managing and Handling the Payroll for Qatar Airways (Group), Qatar Shell, MOI, etc.

Teller-Retail Banking-International Bank of Qatar-(Dec-14-April-15)

- Joined as Teller in the Branch Operation handling all type Transactions such as Cash Deposit, Cash Withdrawals, Telegraphic Transfers Local and International, Payments Receiving Credit cards and Personal loan payments over the Branch Channel.
- Handling Most of FX currencies accepted across the Globe for deposit, withdrawals, Transfers and Preparing Demand Draft in Various Currencies.
- Preparing Cash Performance for the Branch and assisting the BOM to Finalize Branch Report.
- Expert in operation for outward and inward TTs, Cheque Clearing, cheque returns and technical errors.
- Monitor Inward Cheque Clearing Report and technical queries referred from the branches related to Cheques on daily basis.
- Expertise in Posting and making successful transaction through banks Equation and EBA systems.
- Fulfilling my Job role with Zero Error.
- Handling the Cash Management with Cross sell the Banks Products and Services to the customer to assist them in Cash Management Services with Various Departments.
- Follow up customer on Cross Sell Products.

Senior Sales Supervisor (Mortgages)Emirates-NBD Bank-UAE(May-14-Nov-14)

- Proactively generate required leads from new /existing data base and HNI Clients

- Identifying Customers need and providing the necessary suggestion to suit their requirements for the Mortgages.
- Handling Customers query through Different Channels (Branches, CRM, Walk in, Personal Referral, Sales Promotion, Kiosk, Real Estate, etc.)
- Working Closely with Branch Manager, PBA, and BSSM in order to assist them generating more Queries for Home Loan by providing them Necessary update on the policy and promotions.
- Ensure the accuracy for the completion of all mortgage related documentation formalities with adhering to lending and administrative policies.
- Manage our sales Performance using process of sales report, spotting deficiencies and implementation of recovery plans to achieve target.
- Handling all types of Home loan Facility (Fresh Loan, Loan Against Property, Buy Out from Different Banks, Self-Construction, Home Improvement Loan, etc.
- Providing all type Banking Solution as Door Step Banking Service Payroll and Savings Account, Credit Cards, Personal Loan, FD, CASA, BANC Assurance as a part of Cross Selling as having specialized experience in Our Previous Job Role.
- Got promoted and Transferred to Join Mortgages Team for a successful career ahead.

Sales Supervisor (Retail Banking) Emirates-NBD Bank-UAE (Jan-11-Apr-14)

- Responsibilities include developing and implementing an integrated marketing strategy for the sales of Bank's Retail Banking products with major emphasis for Credit Cards, Payroll Accounts & other Banking Products- Business Loans, Auto Loans.
- Ensure adequate screening of customer application to avoid delinquency.
- Participating in various promotional activities like Kiosk.
- Make Company Visit personally in order to list for Payroll and provide all banking needs to facilitate Door Step Banking Services.
- Completed various trainings for self-development including AML.
- Payroll done for companies like ETC, Al Dobowi Group, AMBB, Dr. Akels GMC and many more.
- Consistently received certificate of excellence as recognition for achieving sales targets.
- Achieved many In-house Monthly Contest.

Relationship Officer (Retail Banking) RAK Bank-UAE (Nov-09-Nov-10)

- Sourcing Retail Bank Products (Credit cards, Personal Loans and Payroll a/c) by Visiting Industries and Companies, giving a presentation of the Bank Products suitable for the customers need.
- Provide management with the new ideas on product improvement & service offerings.
- Generating prospects by calls on existing and new to bank customers, to provide facilities and cross sell other retail banking products.
- Thorough knowledge about banks products, services and policies.

Relationship Officer -Standard Chartered Bank, UAE (Oct-08-Oct-09)

- Meeting potential clients, generating leads from existing clients and Cross-Selling of other Banking products- Auto Loans, Balance Transfer and Smart Cash.

- Analyzing customer's requirements and presenting solutions appropriately by arranging meeting with potential customers to prospect for new business to make a sale.

BDE III (ASM) Corporate Banking-ICICI Bank LTD, India (Aug-06-Sep-08)

Proactively drive new-to-bank business to grow SME business, Cross Selling Life Insurance F.D by Personal contact, relationship with the clients and identified target segments through dealers & other channel partners for new and pre-existing clientele.

- Leading the team in the absence of Sales Manager and Working Closely with Branch Manager, Branch Service Advisor, and Branch Operation Manager in order to assist them generating more Business for the Branch and Bank.

Academic and Computer skill

- Bachelor of Commerce-Honors (Accounts) from Calcutta University- 2006.
- Proficient in all Windows platforms, MS Office, MS Excel, MS Word.
- Having Full Knowledge on Banking System application such as Finacle, CRM, and BPM, Equation /and EBA and ECC Phoenix.

PERSONAL DETAILS

- **Nationality:** Indian
- **Marital Status:** Married
- **Driving license:** **UAE and Qatar** with own Car.
- **Languages:** English, Hindi, and Bengali.
- **Visa Status:** Employment Residency (Transferrable with NOC)

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