



VISHAL PAMNANI
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DUBAI | UNITED ARAB EMIRATES

Career Objective

Having 11 years of experience in UNITED ARAB EMIRATES with renowned regional Banking and Financial Institutions. Objective is to seek a Senior position and be a member of a prestigious organization wherein I can contribute my experience, capabilities and abilities to enhance my career and promote company's growth and to strive market leadership.

Profile Summary

- A competent professional with over 11 years of experience in:

Personal Loans
Credit Card Sales
Opening Current Account and Savings account

Cross Banking Selling of Auto Loans
Cross Selling of Mortgages
Fixed Deposit Sales

Balance Transfer
Quick Cash Sales
Cash on Call Sales

- Demonstrated abilities in sales strategies for augmenting business, identifying and penetrating new market segments for business excellence
- Proficient in cementing healthy relationship with the clients for generating business
- Proven abilities in maintaining bank policies and procedures which were implemented by the Bank from time to time
- Skilled in creating & sustaining a dynamic environment that fosters development opportunities and motivates high performance amongst the team members
- Possess strong negotiation , communication and selling skills

Core Competencies

- Sales and Marketing:** Increasing sales growth and driving sales initiatives in order to achieve business goals. Identifying prospective clients, generating business from the existing clientele, thereby achieving the business targets.
- Business Development:** Conducting competitor analysis & competency mapping for keeping abreast of market trends and competitor moves to achieve market share. Identifying & developing new streams for revenue growth and maintaining relationships with customers to achieve repeat business.
- Liaising / Coordination:** Providing direction, & support to team of customer service agents to ensure efficient resolution of complaint through correspondence & coordination. Communicating & maintaining healthy relations with all clients .

Professional Experience

Jan 2012 till April 2020 First Abu Dhabi Bank as DIRECT SALES AGENT in Dubai (United Arab Emirates)

Role

- Direct reporting to the Sales Manager of the Bank .
- Complete Knowledge of FAB related policies and procedure with regard to their services and product sales .
- Developing sales from new Customers and Companies by visiting through appointments and cold calling .
- Developing customers through marketing and promotions at malls, exhibitions and public forums
- Opening of Personal and Company accounts to new and existing customers
- Selling Products like Credit Cards , Personal Loans , CASA , Balance Transfers of Credit Cards and Loans , Quick cash ,
- Selling FAB Al Futtaim cards , Gems Education Card , Etihad Guest Card , Du Titanium Card , FAB Signature and platinum infinite card ,
- Selling of FAB ONE account to potential and prospective elite customers .
- Providing Credit Card again Leaning of Fixed Deposit .

Dec 2009 – Nov 2011 Samba Financial Group as Relationship Officer in Dubai (United Arab Emirates)

Role

- Reporting to Team Leader of the Bank .
- Sales of ONLY Credit Cards .
- Developing sales from new Customers and Companies by visiting through appointments and cold calling.
- Sourcing Customers who are listed with Samba Financial Group .
- Coordinate with back office with regard to customer background checks and verifications .
- Sourcing customers from Tele calling and mails .
- Providing and educating customers new and existing with regard to the new products and services provided in the market

Jan 2008 – Sept 2008 Dubai Bank as Sales Officer in Dubai (United Arab Emirates)

Role

- Reporting to the Team Leader
- To promote and develop new and prospective customers in the UAE for Dubai Bank
- Promotion and Sales of Dubai Bank Islamic Cards and Conventional Cards
- Opening Savings and Current account with the Bank
- Sourcing new customers through references and listed companies
- Working with the Management with regard to developing new ideas and ways to improve and promote sales
- Promoting Dubai bank at various locations and public Events in the UAE

Trainings and Certifications

- Successfully completing “Marhaba Training” with National Bank of Abu Dhabi with credited Certification.
- Completed “Roadmap To Sales Excellence for Officers” Training with National Bank of Abu Dhabi with credited Certification.
- Completed “Effective Selling Techniques” National Bank of Abu Dhabi in affiliation with Emirates Institute for Banking and Financial Studies with credited Certification.
- Completed “Bring Your Heart to Work Experience” course with National Bank of Abu Dhabi with Credited Certification
- Received “BEAT MY BEST ” certificate for achieving better than my previous performances .

Education

- Diploma in Hotel Management from Institute of American Hotel and Lodging Association Board in Mumbai in the year 2004

Personal Details

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| Date of Birth | 17 th April 1983 |
| Languages Known | English ,Hindi , Sindhi , Marathi . |
| References | Provided upon request |
| Marital Status | Widowed |
| Dependents | 1 |
| Permeant Address | India Mumbai |