

ANWAR KAMAL

Senior Banking & Business Development Professional

Specialist in Personal Finance, Credit Cards & Client Relationship Management

Location: Dubai, United Arab Emirates

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PROFESSIONAL EXECUTIVE SUMMARY

Accomplished and result-oriented business development professional with extensive banking experience in the United Arab Emirates, currently serving with **Citi Bank**. Proven track record in generating new retail and high-net-worth business through targeted client prospecting, cold calling, and consultative client relationship management. Demonstrates exceptional communication and presentation skills, with proven capability in mentoring motivated teams and aligning branch operations towards surpassing organizational benchmarks.

CORE COMPETENCIES & TECHNICAL PROFICIENCY

BANKING & FINANCIAL PRODUCTS

- Personal Finance & Loan Solutions
- Credit Card Portfolio Growth
- Account Opening & Branch Coordination
- UAE Regulatory & State Compliance

BUSINESS DEVELOPMENT & SALES

- High-Touch Client Relationship Mgmt
- Cold Calling & Strategic Prospecting
- Customer Retention & Portfolio Expansion
- Sales Presentation & Negotiation

SYSTEMS, TOOLS & OPERATIONS

- Opus Insurance & Operations Software
- Microsoft Office (Excel, Word, PowerPoint)
- Daily MIS Reporting & Sales Analytics
- Company Profile & Listing Assessment

PROFESSIONAL WORK EXPERIENCE

CITI BANK

Dubai, UAE

Senior Sales Officer (Personal Finance & Card)

March 2016 — Till Date

- Spearhead business development initiatives by actively pursuing new individual clients across the UAE market.
- Proactively research customer financial requirements and cross-sell tailored personal finance and credit card solutions to expand existing client relationships.
- Consistently engage existing retail customers to preserve long-term loyalty and maximize banking portfolio retention.
- Execute outbound outreach and targeted cold calling on prospective clients to develop new business and promote banking products and services.
- Coordinate customer account opening end-to-end with branch staff, guaranteeing strict compliance with UAE banking, federal, and state regulatory standards.
- Formulate comprehensive daily marketing and sales activity reports to track pipeline progress and executive performance metrics.
- Conduct company profile assessments and coordinate employer listings according to bank risk and eligibility standards.

UNION NATIONAL BANK

Dubai, UAE

Sales Officer (Personal Finance & Card)

April 2013 — January 2015

- Expanded customer banking relationships by systematically researching client financial needs and positioning suited bank products.
- Maintained consistent contact with client base to drive retention, account satisfaction, and portfolio growth.
- Conducted targeted outreach and sales calls to prospective individual clients to generate new revenue streams.
- Liaised with branch operational teams on seamless account opening, enforcing strict adherence to federal and banking regulations.
- Prepared daily marketing and sales activity documentation for senior branch leadership.
- Assisted in corporate employer profile assessment and listing based on institutional criteria.

ANWAR KAMAL

Professional Work Experience (Continued) & Education

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MASHREQ BANK (Credit Link Marketing Management)

Dubai, UAE

Sales Executive (Personal Finance & Card)

February 2012 — January 2013

- Coordinated customer account opening with branch staff ensuring full compliance with state and central banking regulations.
- Executed daily marketing and sales reporting, evaluating personal loan and credit card acquisition targets.
- Assisted in assessing corporate profiles and facilitating company listing procedures based on bank underwriting policies.
- Consistently contacted existing accounts to preserve and broaden client relationships.
- Called on prospective clients to develop new business and market competitive banking products.

BAJAJ ALLIANZ LIFE INSURANCE CO. LTD

Mumbai, India

Administrative Assistant

May 2008 — February 2011

- Operated specialized Opus Software for operational processing and insurance database management.
- Managed file organization and administrative records on a meticulous daily basis.
- Administered and oversaw commission structures, payouts, and verifications for insurance consultants.
- Generated LG & IC codes, and structured comprehensive online training schedules for onboarding candidates.
- Scheduled and facilitated IRDA Examinations (Online/Manual) for prospective insurance advisors.
- Processed the formal regulatory licensing of insurance consultants in accordance with statutory guidelines.
- Organized performance competitions for consultants and sales managers to stimulate sales momentum.
- Promptly resolved administrative queries from sales managers and insurance advisors.
- Coordinated daily communication between Divisional Managers and regional insurance consultants.
- Prepared daily MIS (Management Information System) operational reports for leadership review.

HSBC BANK

Financial Services Division

Customer Care Representative

April 2007 — May 2008

- Delivered high-standard customer service, resolving client inquiries and maintaining superior client satisfaction.
- Successfully retained banking customers through active listening, prompt problem-solving, and conflict resolution.
- Assisted sales executives by qualifying prospects and cross-referencing retail banking products.
- Executed day-to-day clerical, documentation, and record-keeping duties to support branch efficiency.

EDUCATION & ACADEMIC CREDENTIALS

QUALIFICATION	YEAR OF PASSING	BOARD / UNIVERSITY
M.B.A. (Marketing)	March 2013	Sikkim Manipal University
Graduate (B.Com - Bachelor of Commerce)	March 2007	Allahabad University
H.S.C (Intermediate)	March 2004	U.P. Board
S.S.C (High School)	March 2002	U.P. Board

TECHNICAL PROFICIENCY & LANGUAGES

COMPUTER & SOFTWARE PROFICIENCY

- Specialized Software:** Opus Insurance Operating Software
- Microsoft Office Suite:** MS Excel (Data/MIS), MS Word, MS PowerPoint
- Operating Systems:** Microsoft Windows & Banking Terminal Systems

LANGUAGES KNOWN

- English:** Professional Working Proficiency
- Hindi:** Full Professional / Native Proficiency
- Urdu:** Full Professional / Native Proficiency

Declaration: All facts, dates, qualifications, and employment details mentioned herein are verified and documented in accordance with official records.