



Shaikh Muhammad Shiraz (IELTS Band: 7.0)

Nad Al Hamar, Dubai - UAE
+971 50 7251332 | shiraz_sms@hotmail.com

Academically qualified, possessing 16+ years of experience in customer-centered and Client and Team Management roles. My background includes directing operations, managing employees, sales, and customer service strategies to drive business development and enhance overall performance. Experienced in providing effective and up-to-date customer-centered communications and development. I excel at improving profit margins through continuous employee evaluation for optimal development. My skills in Relationship Management and Portfolio Management, Sales, and Leadership have been finely groomed through managing teams and facilitating guidelines and directives as required. My experience has enhanced my confidence to take on new challenges. My achievements are owed to, managing relationships, dedication to the job, and loyalty to my clients and company. I am geared to enhance my skills further on a senior or level.

Core Competencies

- Relationship Management
- Time Management
- Digital communication
- Portfolio Management
- Calendar Management
- B2B & B2C Sales
- Read and understand work materials
- Team Building & Leadership
- Strategic Planning & Presentation
- CRM, Zoho & SalesForce
- Microsoft Word, Excel & PowerPoint
- Analytical Thinker
- Client Servicing
- Clear and concise writing skills
- Operations Management
- Performance Management
- Corporate Communication Skills
- Training & Coaching

Professional Experience

Vauthler General Trading LLC Team Leader (SMB Sales)

Feb 2022 till Sept 2022

- ❑ Managed SMB sales team followed hunting module of business to sell Etisalat Business products.
- ❑ Responsible for delivering monthly commitments by dividing it into weekly and daily targets. Closely monitored daily activity and pipeline, and groomed the team in order to increase sales per customer's visit.
- ❑ Successfully managed Digital quadrant, helped the entire Vauthler sales team to close their digital deals.
- ❑ Responsible to train new joiners about Etisalat Business products and also helped experienced people in closing complex technical deals including lease lines, SIP trunk migrations etc.
- ❑ Helped my team by visiting their customers along with them, giving on field training for hunting and closing deals.
- ❑ Responsible to review pipeline on weekly basis with Etisalat CPM/ CPD, to ensure the commitments are aligned.
- ❑ Conduct performance analysis for my team, making 'Go To Market' strategies to achieve monthly, weekly or daily targets. Also managed to align the focus as per the products requirements.
- ❑ Closely monitored the daily activity of each team member regarding their visits.
- ❑ Validating each application before submission, making sure all clean sale should enter the system to avoid rejections.
- ❑ Boosting team morale by working side-by-side with them and contributing to team target through personal sales.
- ❑ Helped other colleagues in managing their sales and morning meetings for Fixed and FNP quadrant seldomly.
- ❑ Organized small activities and events to manage and motivate team.
- ❑ Helped entire Vauthler team to close their GSM numbers by doing bio-metrics and releasing numbers in remote areas.

Inserito Technologies L.L.C Manager

March 2018 till Jan 2022

- ❑ Managing operational activities including Projects, Procurement, Sales, Accounts & Collection, and preparing reports for the company's overall P&L statements for the business.
- ❑ Communicate with all stakeholders and partners at all stages of the deal process, to secure buy-in and approvals.
- ❑ Managing the team and sharing engagement strategies to provide turn-key solutions for multiple IT services.
- ❑ Facilitating the team with Research, Planning, and Executing client engagement, Building Rapport, and attending pre-arranged meetings for deal closures.
- ❑ Increasing the value of existing clients by providing exceptional customer service and managing relationships.
- ❑ Ensure deal execution by monitoring performance and track efficacy related to compliance, post-closure.
- ❑ Research & prepare strategic planning in market permeation according to Tier and Industry.

- ❑ Managing, developing, and maintaining a network of relationships with potential partners. Leverage relationships for opportunity identification and transaction execution.
- ❑ Authored governance plans detailing the rules and policies of projects.
- ❑ Managing inquiries for Hardware, Software, Cloud Services, ERP, Securities, WebDevelopment and Digital Marketing.
- ❑ Evaluate existing websites and Google standings of clients.

Telesense (Etisalat), Dubai - UAE

May 2016 till Feb 2018

Sr. Team Leader (Key Account Manager)

Responsibilities:

- ❑ Joined as Team Leader, **promoted to Senior Team Leader**, and handled a team of **8 Key Account Managers** and **8 tele-callers** to maintain the client base of **Tier 1 & Tier 2** clients of **801 companies** with base revenue of over **AED 80 million-plus**. In addition to being responsible for increasing the overall revenue by 5% on annual basis.
- ❑ Managing sales and training staff in:
 - Mobile Plans (COCP & CEP)
 - Broadband (ADSL & Lease Line)
 - ICT Devices (Smart Phones & Office Devices)
 - Office 365
 - Landline Plans (Toll-Free, DEL, PRI, PABX)
 - Fixed Plans (BFP, BQS & BIB)
 - Etisalat Digital Services (Cloud, M-Cashier, SMS/Email)
 - Road Shows for CEP Programs
- ❑ Use to conduct performance analysis, making strategies for monthly & quarterly business targets, and aligning performances to achieve the given KPIs on a monthly and quarterly basis.
- ❑ Maintained Daily activity trackers of all KAMs and ensuring the proper Meaningful Engagement through Salesforce.
- ❑ Used to prepare business cases, quotations, and proposals to segment clients as per the nature of their business, industry, etc. to qualify them to upgrade or getting maximum alignment with Etisalat.
- ❑ Keeping track of daily visits, preparing reports, and helping management funneling the performance of each KAM.

Noor Bank, Dubai - UAE

Feb 2014 - Mar 2016

Branch Relationship Manager

(SME and Emerging Corporate)

Responsibilities:

- ❑ Deliver budgeted volume and revenue from existing and new customer base with the agreed KPI including trade services like **BGs, Discounting, LCs, and Forex**.
- ❑ Managing the portfolio of over **800 SMEs & Emerging Corporate and 150+ wealth management customers** by helping them with trade, forex, and day-to-day branch banking requirements.
- ❑ Retain and nurture portfolio, deliver on agreed portfolio growth in terms of incremental liabilities.
- ❑ Assist line manager with **developing campaigns** designed to achieve financial targets.
- ❑ Managing social media accounts from a customer queries standpoint.
- ❑ Verifying each individual through CB, AML, and WB's checklist.
- ❑ Work closely with **Sales, ASU, CIU, OPS, Treasury, Liabilities, Assets, Legal, and Compliance** to ensure all queries/ outstanding requirements are fulfilled within agreed time frames.

Abu Dhabi Commercial Bank, Dubai - UAE

Mar 2008 - Jan 2014

Sr. Relationship Executive (Premium Segment Consumer Banking)

Responsibilities:

- ❑ Responsible for achieving the KPI of **Privilege accounts, Liabilities and Asset products, Off Shore investments, Systematic Investments Plans** (commodity-based), and **Service delivery** including **Credit Cards, Personal loans, Auto loans, Salary transfer accounts & Saving Accounts, and Mortgages**.
- ❑ Managed the portfolio of **400 premium customers**, worth **AED 30Million+**(current, saving, & investment accounts) by achieving monthly targets of AUM & RUM balance providing exceptional services level within banking policies.
- ❑ Maintaining & achieving the monthly customer call interaction targets by interacting with all existing & new customers within 30 days' cycle.
- ❑ Part of the team of cross-selling acquisition through Telesales for Credit cards, Personal loans, and Smart loans.

Previous Assignment

Allianz Insurance, Karachi - Pakistan

Apr 2005 - Feb 2008

Team Leader (Health & Life Insurance)

Responsibilities:

- ❑ Analyze statistical data, such as mortality, accident, sickness, disability, and retirement rates, and construct probability tables to forecast risk and liability for payment of future benefits.
- ❑ Set and monitor the Team's target and ensuring timely closure.
- ❑ Train, Coach and Motivate team members and help them develop their sales skills and pitch.
- ❑ Communicate team status, task accomplishment, and appreciation.

- Ensuring target achievement for **Rs. 2,500,000/- credit line** every month through direct sales from retail customers.

Academics

Education

- **Bachelor of Commerce (B-Com), the University of Karachi**

From 2004 to 2006

Professional Development & Certification

- Islamic Banking SME products
- Branch banking skills, SME liability products, and SME Portfolio Management
- Introduction to Islamic Banking and consumer products
- Selling Systematic Investment Plans (commodity-based)
- Customer Satisfaction & Communication Skills
- Islamic Banking for Consumer Clients
- Portfolio Management for Premium Customers
- Telephonic Sales Training and Special Telephonic skills for contact center
- Special training for selling banking multi-products in UAE
- Team Management Skills Training
- Comprehensive training for health insurance and market placement
- Production Printer Basic Level

Other Career Achievements

- Highest Team Sales in May 2017.
- Nominated for the Best Team Leader for Etisalat, across UAE in SMB farming business for 3rd quarter of 2017.
- Best Performer in achieving the Highest Branch Sales in Liabilities and NFI for May, Jun, Oct & Dec 2014.
- Special Award for handling the complete Noor Trade portfolio in flagship branch by achieving the target in the 1st month.
- Handled 1200 SME clients and received complimentary emails from over 50 customers during the course.
- Star Performance for August 2008, October 2009, February, March, July, August, September, October, December 2010, February, March & April 2011 & Jan 2012.
- Achieved over 120% of the given target for July 2008, June, Aug and November 2009, May & June 2010, and June, July & Aug 2011, including the above months.
- Opened highest number of Islamic Accounts in Feb, Mar, May, Jul, Sep, Oct & Dec 2010 & February & April 2011.
- Best Performer in Islamic Banking across UAE in Q3, Q4 2010 & Q1 2011.
- "Super Star Award" for Personal Loans in 2010 & 2011.
- A top performer for Jan & May 2007, crossing over 150% of target.
- Leading the team to achieve & set up the new record business of over Rs. 280,000/- in a month May & Oct 2007.

Strengths & Highlights

- ❑ Developing strategies for the expansion of existing accounts to accomplish business objectives.
- ❑ Manage daily priorities and set calendars for everyday requirements based on the timeline for deliverables.
- ❑ Expert in creating and implementing sales plans, identifying opportunities in developing business by cross-selling.
- ❑ Proficient in maintaining good relationships and provide exclusive services within the norms of different business groups.
- ❑ Well-versed in central bank norms related to Branch Banking, Retail & SME Operations, Islamic Banking, Credit, and other statutory guidelines/ related issues about day-to-day banking operations.
- ❑ Expert in the implementation of various process improvement initiatives aimed at rendering qualitative service delivery across the day-to-day operations.
- ❑ Creating and sustaining a dynamic environment, fostering growth and development opportunities by motivating high performance amongst team members.

Personal Dossier

- **Nationality** : Pakistani
- **Passport Details** : BH5122884 valid till 15th Sep, 2031
- **Date of Birth** : 07-03-1985
- **Languages Known** : English and Urdu
- **Visa Status** : Employment Visa.
- **Residential Address** : Dubai