



ZAHOOOR AHMAD WAR

Sales & Business Development and Operations Management

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Strategic Leader with **nearly 25 years** of experience in running successful method-oriented operations & taking initiatives for business excellence through process improvement; Driving financial benefits for organizations and leading process improvement initiatives in the quality management domain. Targeting Sr. level opportunities in **Strategic Planning/ Banking Sales & Operations** with an organization of high repute

Core Competencies

Strategic Business Planning & Leadership

Business Development

Operations Management

Portfolio Management

Data Accuracy and CRM Management

Operational Excellence

Budgeting/ Forecasting/ Cost Control

Client/ Vendor Management

Manpower Management

Team Building & Leadership

Significant Highlights

- Contributed as Branch Manager, achieved MDRT qualification twice, in 2018 and 2020.
- Recognized with numerous certificates of appreciation for surpassing benchmarks in Casa value, Ntb's, assets, credit cards, Health Insurance, General insurance, Life Insurance and other banking metrics.
- Successfully passed the AML and KYC exam administered by the Indian Institute of Banking and Finance in 2013.

Profile Summary

- Seasoned banking professional with a proven track record of optimizing operational efficiency and ensuring top-notch product quality in **Finance & Banking industry**.
- Extensive experience in increasing branch revenues, exceeded targeted sales goals, developed profitable & productive business relationships and building an extensive client base; showcased capabilities in achieving the assigned branch targets.
- Excellent track record of improving branch productivity and driving consistent delivery of services by streamlining operations, conducting audit checks and identifying & mitigating risks.
- Skilled in optimizing contract and renewal processes, resolving financial queries, and implementing strategic initiatives that drive revenue growth and operational efficiency.
- Consistently grown across the hierarchy, successfully delivered at senior to top-level positions with the breadth of experience which covers markets, scales and industries
- Expertise in identifying and mitigating operational risks through rigorous process analysis and compliance assurance.
- Key People Leader, who has successfully led and motivated large teams in a cross-cultural environment towards growth & success in the organization.

Work Experience

Since May'23 | Solitairian Group- Jaypee Greens Sports City, Greater Noida, UP
Vice President Sales (J&K)

Key Result Areas:

- Spearheading sales operations for the Jammu and Kashmir region, achieving consistent revenue growth and market expansion for Solitairian Group's real estate projects in Greater Noida. Implementing strategic sales initiatives, identifying key market opportunities, and fostering strong client relationships to drive sales performance and meet/exceed targets.
- Playing a pivotal role in strategic decision-making processes, collaborating with senior leadership to formulate business plans and objectives for Solitairian Group's expansion into new markets and project developments.
- Implementing innovative sales and marketing strategies tailored to the unique needs of the Jammu and Kashmir region, driving competitive advantage and sustainable growth for the organization.
- Heading operations with respect to cost, resource, time, manpower planning & quality compliance; streamlining and improving contract and renewal management processes, resulting reduction in turnaround time and client satisfaction.
- Collaborating with the Sales Team to expedite resolution of finance-related queries, leading to reduction in invoice query resolution time and improved cash flow.
- Implementing sales reporting system that providing actionable insights, contributing to increase in business performance and informed decision-making.

Education

- Diploma In computer Applications
- Bachelors in Math's and Science from Kashmir University in 1997.

IT Skills

- IT Skills: Well versed with MS – Office- Lotus Notes- and Internet Applications
- IRDA certified- NISM Certified

Personal Details

Date of Birth:

2nd May 1974

Languages Known:

Kashmiri, English, Urdu, Hindi and Arabic

Address:

Islamiya Colony- Near Seven Chinars- Zakura- Gulab Bagh, Srinagar.Kashmir. (UT)

Since May'10| HDFC Bank Ltd.

Growth Path:

May'10-Apr'12| Relationship Manager- Branch Manager (HSHS Branch & Panthachowk Branch Srinagar- J&K)

Apr'12-Apr'18| Branch Manager- Senior Branch Manager (Panthchowk- Srinagar-J&K)

Apr'18-Oct'21| Senior Branch Manager (Mahraj Gunj Branch-Srinagar-J&K)

Oct'21-Oct'22| Senior Branch Manager- AVP (District Center- JanakPuri- Delhi)

Nov'22-Apr'23| Branch Manager (AVP) (90 Feet- Nagbal Branch- Ganderbal- J&K)

Overall Responsibilities:

- Strategically managed HDFC Bank branches, driving substantial growth in book size and business volume. Achieved remarkable results in increasing assets, liabilities, and overall business by implementing targeted sales strategies and fostering a culture of high performance and customer-centricity.
- Built and led cohesive teams across multiple branches, comprising relationship managers, sales officers, and support staff. Provided hands-on leadership, guidance, and mentorship to empower team members to excel in their roles, consistently meet targets, and deliver exceptional customer service.
- Implemented innovative initiatives to capture new market opportunities and expand the bank's presence. Successfully introduced banking products tailored to the needs of diverse customer segments, resulting in increased market share, customer acquisition, and revenue growth.
- Prioritized customer satisfaction and retention by implementing robust CRM strategies and fostering deep relationships with high-value clients. Proactively engaged with customers to understand their financial goals and needs, offering personalized solutions and enhancing overall customer experience.
- Ensured strict adherence to regulatory requirements and internal policies to mitigate operational risks and safeguard the bank's reputation. Conducted regular audits and reviews of branch operations, implemented effective controls, and provided ongoing training to ensure staff compliance and uphold the highest standards of integrity and ethics.
- Established and executed goals, short & long-term budgets, developed business plans for accomplishment of target and goal of the branches.
- Conceptualized and executed strategic and operational plans for the branch for all round development of banks.

May'08-May'10| MAX New York Life Insurance as Sales Manager
Senior Sales Manger

July'06-April'08| Bajaj Allianz Life Insurance Company
Sales Manger

Sep'02- June'06| DYNATRADE) Group of Saud- Bhawan, Sharjah
ASM- Sales Manager

Established a comprehensive sales approach by conducting regular review visits to maintain relationships with existing customers while actively demonstrating products to new markets. Utilize phone communication for negotiating terms and finalizing sales agreements, ensuring thorough client engagement throughout the process.

Jul'98-Aug'02| Arabian Gulf Company, Abha, Kingdom of Saudi Arabia
Assistant Office Admin.-Office Administrator