

- N a z a r K a n d a n g a l -

12-years Money Transfer and Financial Sales | Expertise in Branch Administration & Business Development

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Results-driven professional with extensive experience in business administration, financial services, and sales management. Seeking a challenging role to leverage my expertise in business development, customer service, and team leadership to contribute to organizational growth and success. Committed to delivering high-quality service and achieving business targets through strategic planning and effective communication.

PROFESSIONAL EXPERIENCE

Timber Land Pullavoor, India • Business Administration

01/2022 - Present

Focus Areas: Business Research and Development

- ▶ **Business Administration:** Oversaw daily administrative operations, ensuring smooth and efficient workflows. Managed office resources, coordinated meetings, and maintained effective communication channels within the organization.
- ▶ **Business Research:** Conducted in-depth market research to identify emerging trends, customer needs, and competitive landscapes. Analyzed data to provide actionable insights for strategic decision-making and business growth.
- ▶ **Customer Service:** Ensured exceptional customer service by addressing inquiries and resolving issues promptly. Focused on building and maintaining strong customer relationships to drive loyalty and repeat business.

Bank Al Bilad, Saudi Arabia • Teller/Cashier -Employee Code: e003506

06/2011 - 06/2019

- ▶ Managed branch administration and conducted business research
- ▶ Handled financial transactions, money exchanges, and international money transfers
- ▶ Served as head teller, overseeing cash receipts and payments
- ▶ Ensured physical cash matched Excel records, resolving discrepancies
- ▶ Sent balance sheet amounts to the cash locker and head office
- ▶ Performed CIF opening, KYC applications, and other administrative tasks
- ▶ Recording all financial transactions in the journal account, checking, and posting on Excel
- ▶ Managed and supervised overall branch business
- ▶ Conducted marketing and business promotion activities
- ▶ Provided excellent customer service and maintained customer relationships

Bajaj Alliance Life Insurance, India • Sales Manager

02/2009 - 01/2011

- ▶ Promoted financial deposits and managed market promotion activities.
- ▶ Planned and managed customer financial deposits into various term plans
- ▶ Recruited, trained, and developed sales agents
- ▶ Consistently achieved sales targets and contributed to business growth
- ▶ Marketed and sold life and medical insurance products.

ICICI Prudential Life Insurance, India • Unit Manager

01/2007 - 01/2009

- ▶ Financial deposit and market promotion
- ▶ Recruiting, training, and molding sales agents
- ▶ Marketing and selling life and medical insurance
- ▶ Achieving targets and improving business

ICICI Bank , India • Customer Service

08/2006 – 12/2006

- ▶ Achieving targets and improving business
- ▶ Account opening and CIF updates
- ▶ Resolving customer problems
- ▶ Building good customer relationships

EDUCATION

- **Master of International Business (MIB)** • Bharathiar University, Coimbatore
- **Bachelor of Commerce (B.COM)** • Calicut University, Kerala
- **Pre-Degree Certificate (PDC)** • Calicut University
- **Secondary School Leaving Certificate (SSLC)** • Kerala

PERSONAL INFORMATION

Date of Birth : 29/05/1977

Nationality : Indian

Passport No : N2163191

Visa Status : Visiting Visa

Languages Known : English, Arabic, Hindi, Malayalam