



# MUFEEDA V M

## SALES OFFICER

### CONTACT ME

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Dubai, UAE

### PERSONAL INFO

Nationality : Indian  
Gender : Female  
Date of Birth : 12/05/1998  
Passport No. : S8991932  
Visa Status : Employment Visa

### EDUCATION

**Bachelor of Commerce in Finance**  
St.Joseph's College, Irinjalakkuda  
Kerala, India | 2018

### KEY SKILLS

- Banking Operations
- Financial Management
- Business Development
- Strategic Sales Planning
- Product Knowledge
- Presentation Skills
- Cross-Selling and Upselling
- Customer Service Excellence
- Relationship Building
- Staff Supervision
- Training and Development
- Teamwork and Collaboration

### SOFT SKILLS

- Communication
- Leadership
- Critical Thinking
- Time Management
- Active Listening

### PROFILE SUMMARY

Dynamic and customer-focused Sales Officer with a proven track record in fostering client relationships, driving customer satisfaction and achieving sales targets. Skilled in financial product promotion, cross-selling, and providing tailored banking solutions to meet client needs. Adept at handling customer queries, managing accounts and ensuring smooth branch operations while maintaining a high standard of professionalism. Thrives in fast-paced environments with excellent communication and problem-solving skills to build trust and loyalty with clients.

### WORK EXPERIENCE

#### Sales Officer

(Direct Sales Agent for CBD Bank)

Hadaf Al Khaleej Commercial Services, Dubai, UAE

**Feb 2025 – Present**

#### Duties and Responsibilities

- Promoted and sold financial products and services, including credit cards, personal loans and other retail banking solutions.
- Engaged in direct sales activities such as lead generation, cold calling and customer meetings to achieve monthly sales targets.
- Built and maintained strong client relationships to ensure customer satisfaction and encourage repeat business.
- Maintained accurate records of customer interactions and sales using CRM tools and reporting systems.
- Coordinated with internal departments for application processing, approvals and timely client onboarding.

#### Branch Relationship Officer

Axis Bank, Ernakulam, Kerala, India

**Jan 2024 - Jul 2024**

#### Duties and Responsibilities

- Build and maintain strong relationships with existing and potential customers.
- Ensure customer satisfaction by understanding their financial needs and providing personalized banking services.
- Promote and sell Bank's products, including savings accounts, current accounts, loans, credit cards and insurance.
- Identify opportunities for cross-selling various financial products to enhance customer engagement and profitability.
- Support back-office operations, ensuring compliance with bank procedures and regulations.

- Problem Solving
- Adaptability
- Attention to Detail

## STRENGTHS & QUALITIES

- Patience when dealing with others.
- Diligence in ensuring accuracy and quality in work.
- Capacity to adjust and thrive in changing environments.
- Collaborating and working well together with others.
- Encouraging and inspiring people to do their best.

## LANGUAGES KNOWN

- English
- Malayalam

## REFERENCES

- Available Upon Request

- Submit timely and accurate reports on sales performance, customer engagement and other branch activities.
- Coordinate with the branch manager and other team members to ensure seamless branch operations.
- Address and resolve customer complaints in a timely manner, ensuring customer satisfaction.

### Branch Manager

Muthoot Fincorp Ltd., Ernakulam, India

**Sep 2023 - Dec 2023**

#### Duties and Responsibilities

- Oversee the daily operations of the branch, ensuring smooth functioning and compliance with company policies.
- Provide training and guidance to team members on sales techniques, customer service and compliance.
- Prepare and manage the branch budget, including cost control and expense monitoring.
- Identify opportunities to increase sales, attract new customers and retain existing clients.
- Provided leadership to branch staff by conducting regular training sessions, boosting team performance and employee retention.
- Led market expansion, boosting brand visibility through strategic partnerships and tailored product launches.
- Improved profitability by reducing branch expenses while ensuring high service standards.
- Enhanced team performance with incentive programs, recognizing and rewarding top achievers.

### Customer Service Executive

Muthoot Fincorp Ltd., Ernakulam, India

**Feb 2022 - Aug 2023**

#### Duties and Responsibilities

- Greet customers warmly and assist them with inquiries related to financial services, loans, gold loans, or investment products.
- Address and resolve customer concerns or complaints efficiently, ensuring a positive service experience.
- Delivered excellent customer support through multiple communication channels, maintaining high satisfaction rates.
- Work closely with other branch team members to provide seamless customer service.
- Promote financial products and services to customers to meet branch sales targets.
- Displayed empathy and professionalism while handling challenging customer interactions, fostering trust and satisfaction.

## DECLARATION

I hereby declare that the above written particulars are true and correct to the best of my knowledge and belief.

**MUFEEDA V M**