

# HAROON AYAZ

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**EDUCATION:** Degree (Bachelor of Arts)  
**Driving License:** YES  
**Eligible to work:** All GCC



## CUSTOMER SERVICE & SALES PROFESSIONAL

### PROFILE OR OBJECTIVE:

Working in an organization with a competitive environment, providing an opportunity for professional growth and development, leading to a position of responsibility. I am a hardworking person who can work using my own initiative and as part of a team. I possess first class analytical skills and problem-solving skills while being dedicated to maintaining high quality standards,

### CUSTOMER SERVICES RESPONSIBILITIES:

Listen to customers' questions and concerns and provide answers or responses. Provide information about products and services. Take orders, calculate charges, and process billing or payments. Review customer accounts and make changes, if necessary.

### SKILLS GAINED:

Ability to understand issues, resolve or include resources to resolve issues. Ability to deal with the public. Ability to Take initiative and work as a part of team and manage the team. Ability to provide exceptional customer services. Ability to show flexibility with work. patterns and tasks undertaken,

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### Employment:

Sales Account Manager **RITS SOLUTIONS (DSA VODAFONE)**  
December 2025 To till Now

### Responsibilities:

#### Key Responsibilities for a Vodafone B2B Sales (Business to Business)

- **Pipeline Management:** Develop and maintain a strong sales pipeline through daily prospecting, identifying, and securing face-to-face presentations with decision-makers.
- **Revenue Growth:** Consistently achieve and exceed monthly and quarterly sales targets regarding new acquisitions and upselling to existing SOHO (Small Office/Home Office) and SME customers.
- **Consultative Selling:** Sell tailored Vodafone business solutions—mobile connectivity, fixed-line, IoT, and cloud services—delivering tangible value to corporate or business clients.
- **Relationship Management:** Manage a portfolio of business accounts, fostering long-term relationships and high client retention rates.
- **CRM Utilization:** Maintain 100% accuracy in CRM systems (e.g., Salesforce, Vodafone's internal systems) for tracking sales, forecasting, and reporting.
- **Market Analysis:** Keep updated on competitor offerings and industry trends to provide feedback on Vodafone's market positioning.
- **Compliance and Reporting:** Ensure all sales activities comply with company standards and legal requirements, ensuring all applications are accurate.

#### Key Skills and Competencies

- **Telecommunications Knowledge:** Understanding of Vodafone's product portfolio and the broader business connectivity market.
- **Prospecting/Cold Calling:** Demonstrated success in cold calling, networking, and lead generation.
- **Negotiation & Closing:** Proven ability to close high-value deals and negotiate contracts.
- **IT Skills:** Proficiency with Microsoft Office (Excel, Outlook) and CRM tools.
- **Communication:** Strong interpersonal skills to engage with C-level stakeholders.

### **Employment:**

Team Leader **SRJ Solution LLC,**  
([DSA Banking](#) [Deem Finance](#), [Aafaq Islamic Finance](#), [CBD Banking](#) and [Du Telecom](#))  
JUNE 2023 – MAY 2025

### **Responsibilities:**

Team Leader is responsible for overseeing teams of employees and motivating them to complete their job duties effectively. Their duties include training new employees and providing Team Members with daily objectives, developing and implementing reward systems to motivate employee productivity and communicating with upper management to determine the best methods for meeting business goals,

Team Leaders monitor team members' participation to ensure everyone has proper training and provide any Additional training if needed. They can have a wide variety of responsibilities outside of their mentorship role. Some important duties and responsibilities for a Team Leader can include,

- Develop a strategy that the team members can use to better reach a project's goal.
- Assign tasks to team members.
- Determine the completion timeline and monitor progress to keep the project on track and on schedule.
- Communicate clear instructions to team members.
- Manage the flow of day-to-day operations.
- Create and distribute reports to update the company on the team's progress.
- Sourcing customer for Multiple Product (**Personal Loan-Credit Card for All BANKING & Sim Card**)
- Finding opportunities to market the product of the target customers.
- Determine customer needs and prepare proposals to sell the product that address their needs.
- Maintaining different products (**Personal Loan, Credit Card, Account Opening, Sim Sales**)
- Leads to respective departments of the Bank.
- Doing top up loans for existing customers.
- Developing strong relationships with existing and new customers for referrals leads and self-generated leads.
- Making reports for listing the companies and making evening phone calls.
- Adherence to policies and compliances of the bank.
- Making service quality calls to the customer to ensure maximum customer satisfaction.
- Consistent performance throughout the course of tenure and **achieved 150%-200% target.**
- Ensures efficient relationship with customers during and after sales.
- Gaining a clear understanding of customer's business and requirements.
- Represent the brand in a positive and professional manner.

### **Employment:**

Senior Sales Advisor **DUBAI ISLAMIC BANK,** ([Multiple Product Department](#))  
MARCH 2018- JULY-2022

### **Responsibilities:**

- Sourcing customer for Multiple Product (**Personal Loan / Credit Card / ENR**)
- Finding opportunities to market the product of the target customers.
- Determine customer needs and prepare proposals to sell the product that address their needs.
- Maintaining the different products (**Personal Loan, Credit Card, Account Opening, ENR etc.**)
- Leads to respective departments of the Bank.
- Doing top up loans for existing customers.
- Developing strong relationships with existing and new customers for referrals leads and self-generated leads.
- Making reports for listing the companies and making evening phone calls.
- Adherence to policies and compliances of the bank.
- Making service quality calls to the customer to ensure maximum customer satisfaction.
- Consistent performance throughout the course of tenure and **achieved 150%-200% target.**
- Ensures efficient relationship with customers during and after sales.
- Gaining a clear understanding of customer's business and requirements.
- Represent the brand in a positive and professional manner
- Deepening Relationships: Moving beyond transactional banking (just a checking account) to offering complementary services like **credit cards, insurance, investments, or loans.**
- Sticky Service" Promotion: Encouraging the adoption of services that make a customer more loyal, such as mobile banking, direct deposit, or automatic transfers.
- Adhering to Compliance: **Ensuring all cross-selling** activities meet legal and ethical standards to prevent misselling, which can lead to reputational damage and regulatory fines.

- Event-Driven Marketing: Using triggers, such as a large deposit, to offer relevant products like investment options at the right moment.
- Relationship-Based Selling: Adopting a consultative approach that emphasizes advice over aggressive sales tactics.
- Using Data Analytics: Leveraging CRM data to analyze customer behavior and predict the "next best offer".

### **Benefits of Successful Cross-Selling**

- Increased Revenue: Driving higher income through fees and interest.
- Improved Retention: Customers with multiple products are less likely to leave, staying on average 6.8 years compared to 1.8 years for single-product customers.
- Higher Customer Lifetime Value: Lowering the cost of acquiring new customers by maximizing the value of existing ones.

### **Employment:**

Sales Executive **RAK BANK**, (Personal Loan Department)  
OCTOBER 2016-FEBRUARY 2018

### **Responsibilities:**

- Meeting with clients virtually or during sales visits.
- Demonstrating and presenting products.
- Establishing a new business.
- Maintaining accurate records in Microsoft Excel and ERP Software.
- Attending trade exhibitions, conferences, and meetings.
- Reviewing sales performance.
- Negotiating contracts and packages.
- senior sales roles or into related employment areas such as marketing or management.

**Sales & Business Development:** Identify new clients, promote loan products, and meet monthly/quarterly sales targets.

**Client Consultation & Analysis:** Engage with applicants to understand financial needs, analyse creditworthiness (income, debt, credit history), and recommend suitable loan products.

**Loan Processing & Documentation:** Collect, verify, and process loan applications, ensuring all documentation is accurate and complete.

**Compliance & Risk Management:** Adhere to company policies, lending guidelines, and legal regulations, including justifying loan approval or denial decisions.

**Customer Relationship Management:** Provide exceptional service, educate clients on loan terms, repayment schedules, and resolve inquiries throughout the process.

**Coordination & Follow-up:** Liaise with underwriting and internal teams to expedite approvals and maintain accurate, up-to-date client records.

**Sales/Negotiation:** Strong ability to meet targets and convert prospects.

**Financial Analysis:** Proficiency in assessing credit reports and financial data.

**Communication:** Excellent verbal and written skills to explain complex terms clearly.

**Tools:** Familiarity with CRM software (Salesforce) and banking applications.

### **Employment:**

Sales Executive **AL HILAL BANK**, (Credit Card Department)  
MAY 2015 - AUGUST 2016

### **Responsibilities:**

- Making co-operate deals with Government & Private sectors.
- Daily preparing sales report on my database.
- Counsel clients on personal financial problems.
- Approval rate is more than 80%.
- Good relationship with current clients to bring more business.
- Daily coordination with manager & back office.
- Achieving 150%-250% every month assigned target.
- Listening to customer requirements and presenting appropriately to make a sale.
- Maintaining and developing relations with existing customers in person via telephone calls and emails.
- Cold calling to arrange meetings with potential customers to prospect for new business.
- Negotiating the terms of an agreement and closing sales.
- Gathering market and customer information.
- Negotiating on Interest rates.
- Attending team meetings and sharing best practice with colleagues.
- Maintenance of Sales report.
- Responsible for required target assigned.

**Employment:**

Sales Executive **DUNIA FINANCE**,  
(Personal Loan & Credit Card Department) MAY 2015 - AUGUST 2016

**Responsibilities:**

- Responsible for helping individuals and businesses acquire loans from lenders. Analyses and verifies loan applications to determine eligibility, aid in disbursing funds and set up debt repayment plans.
- Developed a portfolio of accounts through new business development. Also, in charge of looking for bring.
- opportunities for managing the full negotiation and closeness with clients from start through to finish.
- Managing the sales process for new prospects from initial contact through to closure.
- Dealing with customers enquire face to face over the phone or via email.
- Achieving all revenue targets & objectives in line with the Area Business Plan.
- Working closely with the marketing team to produce any sales collateral required for the target market.
- Planning and organizing the day to ensure all opportunities are maximized and identifying what customers want.

**Skills:**

- Microsoft Office,
- Supervising Experience,
- Sales,
- Store Management Experience,
- Team Management,
- Retail Sales,
- Shift Management,
- B2B sales,
- Social media marketing,

**Social media Link:**

<https://www.linkedin.com/in/haroon-ayaz665566>