

SAADULLAH

Sales & Customer Services Professional



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Professional Summary

Strategic Zonal Manager with 14 years in exceeding Sales & Customer Services goals. Collaborates with Regional Managers to increase efficiency and improve market share, with a solid track record of success in increasing sales and improving customer service.

Work History

Manager ADC Acquisition

09/2023 – Present

Bank AL Habib – Head office Karachi

- Overseeing 10 zones encompassing Karachi, Sindh, Multan, Faisalabad, Balochistan, Lahore, Jehlum, Gujranwala, KPK, and North.
- Spearheading initiatives to sustain and increase the Visa Debit Card portfolio (Platinum, Gold & Silver) within conventional branches via Area/Zonal Coordinators.
- Driving the adoption of Value Added SMS Alerts (SMS banking) through strategic coordination with Area/Zonal coordinators.
- Conducting weekly performance evaluations with Zonal Heads and Area Chiefs to ensure alignment with objectives.
- Focusing on increasing the card-to-account ratio to optimize customer engagement.
- Collaborating with branches, Area Managers, Zonal Heads, Area Chiefs, and Zonal Coordinators to track and improve performance metrics for both high-performing and underperforming branches.
- Tasked with minimizing pending charges associated with Debit Cards.
- Providing active support to the Head of ADC Acquisition in achieving monthly, quarterly, and annual targets.
- Playing a proactive role in supporting Product Managers to enhance the performance of ADC banking products.
- Conducting assessments to identify training needs for branch staff, ensuring continuous skill development and proficiency enhancement.

Zonal Manager**03/2020 to 02/2023****Habib Bank Ltd – Karachi & Sukkur Zone**

- Responsible for G2P disbursement of BISP & retail development to expand Agency Banking network.
- POS machines deployment and enablement.
- Looking after 400 retail outlets of HBL Konnect.
- Arranged 100 million collections from distribution network with 30% growth.
- Successfully onboarded corporate clients like DSL, IBL, M&P and Mehran Progressive in Karachi to deposit their recoveries in HBL.
- Managing two ANMs (Franchises) & team of 5 BDOs.
- Responsible for Cash in, M- Wallet, agent onboarding, QR, agent activation, Collection.

Area Sales Head**06/2016 to 03/2020****Telenor Pakistan – Larkana**

- Onboarded retail agents with overall growth of 45% - from 400 to 580 agents.
- Primary & secondary mobile recharge.
- Responsible for SIM activation targets and data.
- Looking after branchless banking i-e cash deposit, wallet account opening and remittance.
- Business growth by Retail expansion.
- Channel investment monitoring.
- Financial Services, POS machines and Internet product offerings.

Territory Executive**02/2015 to 06/2016****Byco Petroleum Pakistan – Hyderabad**

- Looking after 25 Fuel stations in Sub Region.
- YoY growth in Fuel site acquisition – 13 to 25
- YoY growth in sales (Petrol and Diesel) volume in liters from 12 Lacs to 24 Lacs.
- Meeting sales targets & visit territory and inspect retail sites as per the required frequency to monitor their performance.
- Improved Forecourts lubricant sales.
- Assuring the desired customer service is provided at all time.
- Dealer relationship, site management & responsible for profitability.

Business Center Executive**12/2007 to 02/2015****Mobilink – Karachi**

- Serving walkin customers and resolve their issues.
- Achieved the highest benchmark of Ticket serving and resolved customer complaints – 100 tickets in a day.
- Carried out day-to-day duties accurately and efficiently.
- Managing efficient and timely customer service operation as per the criteria set by the Company's policies, standards, and procedures.

Education

MBA: Marketing 11/2021
University of Sindh - Jamshoro

B.com: Commerce 09/2008
Shah Latif University - Khairpur

Achievements

- Mobilink - Employee of the Quarter, 2009, 2010, 2011 & 2012
- Telenor - Two times ASH of the Quarter
- Telenor - High Flyer attitude winner
- HBL - Top Zonal Manager of 2021 South 1 – Karachi