

Zahirhussain A. Tinwala

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Universal Profile Summary: Sales & Credit Professional

Highly accomplished and results-driven professional with 9+ years of experience, specializing in the intersection of frontline sales and credit management across retail and corporate finance. Proven track record of consistently exceeding aggressive sales targets through client acquisition, strategic networking, and consultative selling. Awarded "Best Relationship Officer" for excellence in client engagement and top-tier sales performance. Expertise includes managing the end-to-end loan lifecycle, from lead generation and client profiling to credit structuring, loan disbursement, and post-sales engagement. Adept at leveraging both sales acumen and credit risk analysis to drive sustainable revenue growth and build lasting partnerships.

Key Competencies

Sales & Business Development

- Field Sales & Client Acquisition
- Lead Generation & Conversion
- Strategic Territory Planning
- Builder, Broker & Connector Networking
- Cross-Selling & Upselling (Loans, Insurance, Deposits)
- Sales Funnel & Pipeline Management

Credit & Underwriting

- Financial & Credit Solutions
- MSME & Retail Loan Sanctioning
- CIBIL, CRIF & CERSAI Reports Analysis
- Due Diligence & Compliance
- Loan Disbursals & Documentation
- End-Use Verification & Post-Sanction Follow-ups

Technical Skills

- MS Office Suite (Excel, Word, PowerPoint)
- Tally ERP 9, CMA, EC, Colors
- Internet & Intranet Applications

Professional Experience

Plutus Bizz Advisors Pvt Ltd | Credit & Sales Manager *October 2023 – May 2025* | *Vadodara*

- Led comprehensive sales and credit efforts for project finance, machinery loans, and working capital solutions, driving new business growth.
- Conducted daily field visits and coordinated with clients, builders, and branch teams to ensure smooth transaction execution and high satisfaction.
- Resolved pre-disbursement issues efficiently, maintaining a high rate of successful loan sanctions and disbursements.

Bajaj Finserv Ltd | Area Credit Manager (Secured Loans) *January 2023 - October 2023* | *Vadodara*

- Sold LAP and Business Loans to SME clients, customizing financial structures to meet unique business needs.
- Cross-sold a diverse portfolio of financial products, including unsecured loans and insurance, to maximize revenue per client.
- Achieved a high conversion rate through a consultative sales approach and detailed client profiling.

ICICI Bank Ltd | Credit Manager (Retail Assets) *March 2022 - January 2023* | *Vadodara*

- Executed the "Customer 360 Programme" to successfully upsell and cross-sell across all retail product lines, significantly increasing product penetration.
- Managed open market and elite segment clients, consistently meeting and exceeding aggressive sales targets.
- Ensured high client satisfaction by delivering a rapid Turnaround Time (TAT) on loan approvals.

Axis Bank Ltd | Assistant Credit Manager (Home, LAP & Education Loans) *January 2018 - February 2022* | *Vadodara & Ahmedabad*

- **Awarded "Best Relationship Officer"** for top-tier sales performance and exceptional client engagement.
- Processed over 3,000 disbursement files, demonstrating deep expertise in managing the full loan lifecycle.
- Successfully sourced business through an extensive referral network and promoted third-party products, including insurance and fixed deposits.

IDFC Bank Ltd | Branch Credit Manager (MSME Retail) *August 2017 - December 2017* | *Halol*

- Managed end-to-end MSME loan sales, ensuring strict compliance with all regulatory checks for group lending.
- Built and maintained strong client relationships and conducted thorough end-use verification to mitigate risk.

ICICI Bank Ltd | Credit CPA & Sales Coordinator (Business Loans Group) *July 2015 - August 2017* | *Vadodara*

- Acquired and processed new credit relationships through field sales and a network of Direct Selling Agents (DSAs).
- Structured customized working capital solutions and managed the complete loan lifecycle from application to disbursal.

Ambalal M. Shah & Co (DSA - ICICI) | Sales Executive (Home Finance) *January 2013 - June 2015* | *Vadodara*

- Generated high-quality home loan leads and maintained exceptional conversion ratios.
- Cultivated a strong referral network with brokers and builders, ensuring a consistent pipeline of new business.

Education

- **Bachelor of Commerce (B.Com)** - MS University, Vadodara | 2015
- **HSC-Commerce** - GSEB Board | 2012
- **SSC** - GSEB Board | 2010

Languages Known

- English, Hindi, Gujarati, Urdu