

UMAIR AHMAD KHAN

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Profile

High performing, strategic thinking professional with more than thirteen years of diversified industry experience in Sales and Marketing (Oil and Gas), and Finance (Banking) sector. Highly skilled at relationship building with clients, across organizations and teams. Possessing exceptional writing, presentation, interpersonal, communication and people skills. Adept at assessing needs, generating options and implementing solutions in collaboration with clients and stakeholders. Gold Medalist from Lahore School of Economics with a double majors MBA degree in Finance and Marketing.

Looking forward to a challenging position to make a significant contribution in a company that offers genuine opportunities for progression.

| Area of Expertise / Skill-set | Work Experience |
|--|--|
| <i>Key Account Development and Management</i> | Pakistan State Oil Company Limited (PSO) February 2016 to date |
| <i>Retail Forecourt Management (Fuel and Lubricants)</i> | Designation: Territory Manager Department: Commercial Function (High-Street Lubricants) – Lahore From September 2023 to date Product Category: Lubricants – Passenger Car Motor Oil, Motor Cycle Oil and Diesel Engine Oil. |
| <i>Negotiations and Conflict Resolution</i> | <ul style="list-style-type: none">Managing lubricants distribution network to ensure coverage, productivity and product display at retail shops in the assigned area. |
| <i>Marketing Research</i> | <ul style="list-style-type: none">To visit the market and distribution set-up to monitor the performance of TSO/Distributor/DSF and provide necessary guidance to ensure compliance to the set standards of the company. |
| <i>Target Achievement</i> | <ul style="list-style-type: none">To ensure converge through DSF/Distributor of shops / outlets from the identified related universe together with the others KPI's. |
| <i>Data Analysis</i> | <ul style="list-style-type: none">To review the alignment of distributor route plan on quarterly basis with sustainable ROI. |
| <i>Sales Management</i> | <ul style="list-style-type: none">To ensure that primary and secondary sales targets of the company are met. |
| <i>B2B Sales and Marketing</i> | <ul style="list-style-type: none">To ensure adequate shop coverage, manage van operations and visit of retail shops as per KPIs. |
| <i>Territory Management</i> | |
| <i>Distribution Management</i> | |
| <i>High Street Lubricant Sales</i> | Designation: Territory Manager Department: Commercial Sales – Lahore From July 2021 to August 2023 Product Category: Fuel – MOGAS, HIGH SPEED DIESEL, HIGH OCTANE BLENDING COMPONENT Lubricants – Passenger Car Motor Oil, Motor Cycle Oil and Diesel Engine Oil. |
| <i>Retail Fuel Forecourt Management</i> | |
| <i>Relationship Management</i> | |
| <i>Cross Selling</i> | <ul style="list-style-type: none">Supervise the activities of assigned Retail Outlets and ensure effective product and resource allocation to ensure high quality customer service and uninterrupted operations. |
| <i>Financial Statement Analysis</i> | <ul style="list-style-type: none">Achieve sales targets of POL products, lubes sales targets, Agricultural Business Sales, CNG and NFR targets to achieve divisional sales objectives for assigned area resulting in profitability of the Division and Company. |
| <i>Retail Banking</i> | <ul style="list-style-type: none">Preparation of Daily Sales Control Sheets for all retail outlets and submission of Tour Itinerary Report prior to visit of assigned territory to closely monitor performance of outlets in the assigned territory. |
| <i>Credit Limits</i> | <ul style="list-style-type: none">Daily visit of retail outlets of assigned territory on a regular basis, to conduct HSE awareness talk, conduct product knowledge training for all pump attendants, collect |

information about the business activities from the dealer and monitor / obtain nozzle sales figures for each product/ item and fill Forecourt Inspection Report to closely monitor performance of outlets in the assigned territory.

- Facilitate in proper housekeeping & resolution of M & R issues of retail outlets with the help of Divisional Engineers and available maintenance contractors with assurance of non-violation of company standards to improve customer service at outlet.
- Timely resolution of all customer complaints related to retail outlets of assigned territory to improve customer service at outlet.
- Verify and ensure that all POL Products are displayed / sold on regulator's announced rates from dispensing units with 100% correct Quality and Quantity with no adulteration to meet company's Quality & Quantity standards.
- Ensure implementation and strict compliance of Health, Safety and Environment policies and SOPs of the company at assigned retail outlets.
- Plan and undertake regular inspection visits to each assigned outlets, prepare online inspection reports including inspection of forecourt, equipment, safety and fire prevention practices and provision of optimum customer service.
- Conducting stock gain / loss inspections through manual dips to prevent dumping of product and uploading the data into Retail Inspection Application for record and management's review.
- Motivating all Retail Outlet dealers to achieve monthly targets, encourage uplifting product to revive Zero Sales / Non-Performing sites. Ensure outstanding recoveries from credit defaulters and rationalize credit limits periodically.
- To conduct customer service days and trainings for the outlet staff to educate the staff in order to maintain highest level of safety standards
- Conducting audits of outlet stocks to assure adequate fuel stock available at Retail Outlet and uninterrupted supply to the customers.
- Maintaining Lubricant Display in Lubricant Racks placed at the retail forecourt to enhance customer experience and company's sales.
- Developing and maintaining effective business relationships with all stakeholders with highest standards of business ethics, with immediate attention to critical issues on priority basis.
- Assessing and capitalizing on new outlets opportunities in the area in accordance with company's policy.
- Managing HS Lubricants Distribution network in the assigned area to ensure coverage, productivity and product display at retail shops in the assigned area.
- To visit the market & distribution set ups to monitor the performance of TSO/Distributor/DSF and provide necessary guidance to ensure compliance to the set standards of the company.
- Ensure converge through DSF/Distributor of shops / outlets from the identified related universe together with the others KPI's and also review alignment of distributor route plan after every quarter with sustainable ROI. Ensure adequate shop coverage, manage van operations and visit hi street shops as per KPIs.

Personal Skills

Target Oriented

Positive attitude

Negotiation Skills

Influencing skills

People skills

Fluent in English, Urdu

Strong interpersonal skills

Computer Skills

SAP

Lotus Notes (IBM Verse)

Temenos – T24

Core Banking Software / CRM

MS Office – Word, Excel, and

PowerPoint

Designation: Territory Manager

Department: Distribution and Agency Trade (Lubricant Sales)

Product Category:

Lubricants – Passenger Car Motor Oil, Motor Cycle Oil and Diesel Engine Oil.

Fuel – Special Kerosene Oil and Light Diesel Oil.

Division Office Lahore – May 2019 to June 2021

Territory: City Area Lahore.

Division Office Sahiwal – August 2016 to April 2019

Territory: Okara, Sahiwal, Vehari (Pakistan)

- To expand the business franchise in the designated areas and territories through brand building activities, setting-up Lubricants Distribution Network and its supervision.
- To ensure the strict compliance of Company's HSE Policies and Procedures related to Agency Network and Lubricants Distributions.
- Developing methodical and coherent area routing through mapping to ensure maximum area coverage.
- Developing width and depth targets for each distribution and sales team to achieve volumetric objectives and assigned targets.
- Developing SKU wise targets of Distributors and Sales Team on daily, weekly and monthly basis.
- Ensuring maximum product availability at the designated distributor outlets and retail areas.
- Inventory management through liaison with the company's supply points and distributions to ensure adequate stock cover at distribution house.
- Ensuring company-merchandising standards.
- Maintaining Market Intelligence, Competitor Offerings and Secondary Sales Data.
- Strengthening company's brand image through Trade Get Together (TGTGs).
- Handling and resolving trade and customer related issues in a professional and courteous manner to ensure high customer satisfaction level.

Management Trainee – Marketing

February 2016 – August 2016

Orientation Week (PSO House - Head Office, Karachi)

- Class Room Training Sessions
- Field Visits and Introduction to Company's Storage Facilities, Manufacturing and Blending Terminals in Karachi.

Have been routed through the following departments as part of comprehensive rotation plan:

- Health Safety and Environment - Head Office, Karachi.
- Credit Control and Billing - Head Office, Karachi.
- Operations - Bulk Oil Storage Terminal - Machike, Sheikhpura.
- Retail Fuels - Central Division, Lahore.
- Aviation - Lahore Airport.
- Lubricants Sales and Agency Trade - Central Division, Lahore.
- Cards Division - Central Division, Lahore.
- Consumer Business - Central Division, Lahore.

Habib Metropolitan Bank Limited (Badami Bagh Branch, Lahore)

Credit Officer (Officer Grade I)

February 2013 – February 2016

- Soliciting business by seeking potential customers and introducing new clients to increase the profitability of branch and meeting assigned targets alongside ensuring growth by adding good quality assets through adequate collaterals thereby, reducing bank's credit risk.
- Preparation of Credit Line Proposals including, Fresh, Renewal, Enhancement, Reduction, Review, One-off basis cases, Staff Loans and Non-Performing Loans reviews.
- Establishing effective communication at all levels both with internal and external customers, stakeholders and ensuring meticulous compliance of Bank's Credit Policy, Prudential Regulations and service standards.

Officer Branch Operations – Branch Banking Operations January 2013 – February 2013

- Account Opening in line with the AML policies, Sanctions and regulator's Check Lists.
- Branch banking services, Remittances and ATM Operations.

Meezan Bank Limited (Shad Bagh Branch, Lahore)

Operation Officer (Senior Officer II)

June 2010 – January 2013

- Supervising the transactions related to Remittances, Account Opening, Service Quality Maintenance and Customer Services.
- Preparation and filing of Withholding Tax Statements, ITRS, Classification of Deposits, Rate Wise Classification, CTR, Lockers Issuance / Status, WHT Forms, Branch's Daily Position.
- ATM Operations - Balancing and Settlements.
- Marketing new clients and expanding the deposit base of existing portfolio.

** Initially posted at Meezan Bank Ltd – Hall Road Branch, Lahore as Trainee Officer for on the job-training for a period of Three Months approximately and thereafter, transferred to Shad Bagh Branch, Lahore for final placement in operations department as Officer Operations.*

Co-Curricular Activities

Internships

Reading Business Articles, Economic Affairs and Industry Analysis.

Intern at Bank Alfalah Limited

July 2009 to September 2009

Eight Weeks internship at Bank Alfalah Limited, was routed through various Banking Departments, including Credits, Operations, Trade Finance and Accounts. Prepared a comprehensive report on Bank Alfalah Limited and its working structure followed by a detailed Viva Voce Exam and scored A+ Grade.

Professional Qualifications

Training Programs

Junior Associateship of Institute of Bankers Pakistan (JAIBP) Specialization – Microfinance

- **Microsoft Power BI** (Pakistan State Oil Company Limited)
Attended two days' workshop from June 05, 2023 to June 06, 2023.
- **Intermediate to Advanced Excel** (Pakistan State Oil Company Limited)
Attended two days' workshop from September 08, 2022 to September 09, 2022.
- **Distribution Management** (Pakistan State Oil Company Limited)
Attended two days training session from March 21, 2022 to March 22, 2022.
- **Territory Management** (Pakistan State Oil Company Limited)
Attended two days training session from February 17, 2022 to February 18, 2022.
- **HSE Related Trainings** (Pakistan State Oil Company Ltd).
- **Anti-Money Laundering & Countering Terrorist Financing (AML/CTF) Training** (H-Learning Habib Metropolitan Bank Limited Online Training Portal) 2014
- **An Introduction and Overview of Credits and Trade Finance**
Attended Full-Day Training Session on "An Introduction and Overview of Credits and Trade Finance" at Habib Metropolitan Bank Ltd. Link Road Model Town Branch, Lahore on November 25, 2013.
- **Negotiable Instruments**
A full day Training Session on "Negotiable Instruments" at Meezan Bank Ltd. Learning and Development Centre PCHS Lahore. May 04, 2012.
- **Treasury/Remittance Branch Synchronization.**
Half-Day Training Session on "Treasury/Remittance Branch Synchronization" Module Temenos T-24 at Meezan Bank Limited Learning and Development Centre Gulberg Lahore. May 03, 2012.
- **Trainee Officer Program Meezan Bank Limited**

Got lateral promotion in February 2023.

Got promoted as Territory Manager in January 2021 (PSO).

Independently run and managed Lubricants Department of PSO Sahiwal Division covering three major territories; Okara, Sahiwal and Vehari for more than seven months, outperformed in the area and closed the business year with substantially positive numbers.

Awarded Cash Prizes by Habib Metropolitan Bank Limited for passing JAIBP Stage I, II and III Exams in first attempts. (2012-2015). Got promoted in 2015 from OG-II Grade to OG-I.

Achievements and Promotions

Attended full day classroom training sessions regarding Bank's Products and Services, Departments, Policies and Procedures held at Training Center, PCHS Lahore. From June 17, 2010 to July 28, 2010.

Honors and Awards

Awarded **Gold Medal** by Lahore School of Economics and placed on Dean's Honors List – MBA for Professionals Class of 2012.

Education

Master of Business Administration (Professionals) - Finance and Marketing

2010 – 2012

Lahore School of Economics

CGPA: 3.94/4.00

Bachelor in Commerce (Honors) – Finance

2005 - 2009

Hailey College of Commerce, University of The Punjab Lahore.

CGPA: 3.67/4.00

Intermediate in Commerce

2003 - 2005

Government M.A.O College, Lahore.

Division: 1st

Matriculation – Science

2003

Government Boys Comprehensive Higher Secondary School, Lahore.

Division: 1st

Personal Details

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| ▪ Nationality | : Pakistani |
| ▪ Marital Status | : Married |
| ▪ Gender | : Male |
| ▪ Number of Dependents | : 03 |
| ▪ Age | : 35 Years |
| ▪ Languages | : English (IELTS Overall Band 7.5), and Urdu. |
| ▪ Notice Period | : One month. |