

# SAHIR MAKHIJA

Area Sales Manager  
AXIS BANK LTD

makhija.sahir@gmail.com

+91-8881691677

+91-8288811677

---

## PROFESSIONAL OBJECTIVE:

Intend to build a career with a leading company, where I can utilize my skills and knowledge to contribute meaningfully to the role assigned by the organization and achieve organizational as well as personal goals.

## PROFESSIONAL EXPERIENCE:

### AXIS BANK LTD, PATIALA

SENIOR MANAGER

Ongoing

29<sup>TH</sup> Aug'23 - Till Date

Work Exposure:

- **Heading 8 Clusters / Regions:** Panchkula, Zirakpur, Patiala, Sangrur, Ludhiana Rural, Bathinda, Gobindgarh and Muktsar **as Area Sales Manager, Business Loans.**
- Managing a team of **5 Sales Managers and 42 ROs.**
- Handling **161 Branches** and **Paisa Bazar Channel** for Business Development.
- Delivering Month on Month highest Disbursal in Zone.
- Managing Cross sell business – Savings Accounts, Current Accounts, Insurance and FDs.
- Regularly engaging with Circle Head / Cluster Head / Branch Managers / Branch Staff for their mindshare on the product.
- Focusing on development of Online Sales Channel.

### INDUSIND BANK LTD, CHANDIGARH

CHIEF MANAGER

1 Year

3<sup>RD</sup> Aug'22 – 17<sup>TH</sup> Aug'23

Work Exposure:

- Heading Panchkula, Mohali and Himachal Region – **Credit Card Sales.**
- Handling 36 Branches for Business Development.
- Doubled the Credit Card Numbers from 70 cards to 153 cards in just one month.
- Regularly engaging with Circle Head / Cluster Head / Branch Managers / Branch Staff for their mindshare on the product.
- Focusing on development of Online Sales Channel.

### HDFC BANK LTD, CHANDIGARH

MANAGER

2 Years 2 Months

23<sup>RD</sup> Jun'20 – 18<sup>TH</sup> Jul'22

Work Exposure:

- Headed *Chandigarh-I and Chandigarh-II Region* – **Personal and Business Loan Sales.**
- Handled 13 Branches for Business Development.

- Propelled Unsecured Business from **1Cr to Latest of 12 Cr.**
- Regularly engaging with Circle Head / Cluster Head / Branch Managers / Branch Staff and DSAs for their mindshare on the product.
- Focused on development of Online Sales Channel.
- Ensured Cross-selling businesses like General Insurance, Health Insurance, Savings Accounts etc.

Work Place Achievements:

- Awarded "**Highest MOM Contributor**" in Chandigarh.
- Continuously Overachieved the targets and maintained highest disbursement in Chandigarh Region against 17 Sales Managers.
- Touched the highest disbursement in the region, i.e 12Cr.
- Ensured Highest Team Productivity in the Zone.

**ICICI BANK LTD**

**4Years 1Month**

**DEPUTY MANAGER II**

*18<sup>TH</sup> Apr'16 - 21<sup>ST</sup> Apr'20*

Work Exposure:

New Delhi

- Headed *Wealth Channel – Credit Card Sales* with focus on **Premium Cards.**
- Handled a Team of 10 Subordinates.
- Regularly engaged in trainings and awareness development of the Branch Staff for the employee mindshare on the product.
- Developed of new Product: Insta Credit Cards and Topping the chart in accruing the High end card Emerald Credit Card in whole NCR.
- Engaged with DSA's (Business Partners) to ensure the targets are consistently met and exceeded.

Panipat:

- Headed Karnal and Rohtak Region for **Credit Cards Sales.**
- Handed Team of 15 Subordinates, in 5 Different Cities.
- Regularly engaged in trainings and awareness development of the Branch Staff for the employee mindshare on the product.
- Engaged with Agencies (Business Partners) as well as Branches to ensure the targets are consistently met and exceeded.
- Closely worked in development of new Product: Insta Credit Cards.

Work Place Achievements:

- Awarded "**Outstanding Contributor**" in **UDAAN Unsecured and cards Contest** Consistently 3 times.
- Continuously **Overachieved the Insta Credit Card targets by at least 200%**, whereas, the Zonal Avg. is 105%.
- Propelled Credit Card Setup from **327 to latest Login of 1162 Cards.**
- Ensured **Highest Team Productivity in the Zone.**
- Developed new business (Cross-Selling) on Credit Cards in a way that more than 40% share of the Zonal Cross-Selling is contributed by my team.
- Helped subordinates to outperform in a way that at least 40% of top 10 zonal DSTs are from My team.

**SBI GENERAL INSURANCE CO LTD. AGRA**  
*INSURANCE TRAINEE*

**11 Months**  
*3<sup>RD</sup> Oct'13 - 26<sup>TH</sup> Aug'14*

**Work Exposure:**

- Headed the *Bancassurance* vertical of Agra Region
- Acted as a key person at S.B.I RACPC.
- Lead multiple assignments as well as supervised the insurance wing of Agra, Aligarh & Mathura
- Consistently met and frequently exceeded the financial objectives of represented clients. Assessed risk tolerance and investment/risk-management goals to recommend solutions optimally suited to client needs.
- Engaging in training and awareness development of the staff of our channel partner (State Bank Of India) in respective locations as well as at State bank Learning Centre plus.
- Developing new business and nurtured relationship with senior management (AGM / DGM) of SBI.
- Launching and developing the market for a new product-Health Insurance.

**EDUCATION:**

YEAR	EXAMINATION	UNIVERSITY/ BOARD	INSTITUTION
2023	MBA	Manipal Academy of Higher Education	Manipal , Bangalore
2016	PGDB	Manipal University	ICICI Bank Manipal , Bangalore
2013	BBA	Dr. Bhim Rao Ambedkar University, Agra	Dr. M.P.S Memorial College of Business Studies, Agra

**EXTRACURRICULAR ACTIVITIES:**

- Earned black belt in Taekwondo and also have been a national level player of Taekwondo
- Chief organizer of the school and college farewell function and college alumni meet
- Member of College Fest organizing committee.
- Head of event organizing committee of College's BBA department.

**PERSONAL DETAILS:**

- Father's Name: Mr. Ashok Makhija
- Date Of Birth : 13-Oct-1991
- Marital Status : Married
- Current Address : D1002, Sushma Elite Cross, Old Ambala Road, Zirakpur - 160104
- Permanent Address : C/o Sudesh Chopra, 31A, Street No 14, Sarojani Park, Shastri Nagar (East Delhi), Delhi - 110031.
- Languages Known: English, Hindi