# **FAISAL NADEEM**

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LinkedIn ID: linkedin.com/in/faysel4nadeemm **Driving License:** (United Arab Emirates)



الفيردان للصيرافة

#### **CAREER OBJECTIVE:**

I am a highly proficient, goal-oriented individual dedicated to my work and commitments. I am seeking a careeroriented position in a professional environment where I can fully leverage my skills to contribute significantly to the success of the employer, while also fostering my own personal growth.

# **CAREER PROFILE/SKILLS:**

Having 8+ Years of Professional Experience in Banking Sector. My Experience Include Retail/Branch Banking Operations, Money Exchange/Global Remittances, Cash Management, Sales Management, Customer Services, HR Management and Accounts Management. My Education is Masters in Business Administration (HR). Further, I have Driving Licence of UAE. My Core Skills are,

| Branch Banking                         | Financial Reporting                       | Recruitment & Staffing                         |
|--|---|--|
| <ul> <li>Operations Manage</li> </ul>  | <ul> <li>Vendor Management</li> </ul>     | <ul> <li>Training &amp; Development</li> </ul> |
| <ul> <li>Global Remittances</li> </ul> | Cost/Expense Control                      | • HRIS   |
| Foreign Exchange                       | <ul> <li>Receivable/Payable</li> </ul>    | Record Keeping                                 |
| Cash Management                        | ERP Software                              | Statement Reconciliation                       |
| Customer Services                      | <ul> <li>Budget/Billing Manage</li> </ul> | Compliance Management                          |
| Money Exchange                         | Quality Assurance                         | Cash Flow Management                           |

## **PROFESSIONAL WORK EXPERIENCE:**

Organization: AL Fardan Exchange (UAE's Top Money Exchange)

Tenure: 2016 - 2019

Customer Services Officer/Teller **Designation:** 

Responsibilities:

#### Foreign Exchange/ Money Exchange

- Facilitating customer transactions for currency exchange
- Engaging in the buying and selling of global currencies
- Conducting wire transfers using services like western union, instant cash, transfast and third parties
- Responding to the customer queries and rates inquiries
- Taking on the role of a marketing and sales executive during off-peak business hours
- Providing information about local promotions and activities to enhance customer service

## **Global Wire Transfers**

- Flash remits, sending money instantly anywhere in the world with a hassle-free service
- Worldwide bank account transfers
- Instant money transfers available globally

#### Payroll Services - Wages Protection System (WPS)

- Managing salary disbursal process for corporate entities and individuals
- Assisting in the setup of new corporate WPS accounts

#### **Prepaid Cards**

- Issuing multi-currency cards
- Providing travel cards for convenient use during travel

## **Payments**

- Processing credit card payments for banks and finance companies
- Facilitating mobile top-ups for DU and Etisalat
- Offering EZE Tops for over 190 mobile operators worldwide
- Enabling real-time prepaid mobile top-ups with 230 partner networks
- Assisting with air ticket bookings, including Air Arabia and Fly Dubai

#### **Investment and Saving Schemes**

National Bonds: Sharia-compliant saving scheme



Organization: Meezan Bank Limited
Tenure: May 2015 – May 2016

**Designation:** HR Coordinator/ Sales Management

## **HR Coordinator:**

- Developing and implementing recruitment strategies, Conducting job interviews and hiring
- Collaborating with regional heads for staffing needs, Facilitating orientation programs.
- Generating HR reports and using analytics to inform decision-making
- Administering benefits such as health insurance, retirement plans, etc
- Conducting salary surveys and ensuring competitive compensation packages
- · Ensuring proper onboarding processes are followed, Familiarizing employees with company policies
- Promoting a positive work environment, Developing and implementing performance appraisal system
- Providing feedback to staff on performance, Identifying training needs, organizing training program
- Overseeing employee development, Evaluating the effectiveness of training programs
- Collaborating with other departments to align financial strategies with organizational goals objective
- Communicating policies to employees, Managing compensation structures and benefit programs
- Implementing HR procedures, Managing employee records, payroll, and other HR-related data
- Ensure organization's compliance with legal requirements, Develop improve employee morales
- Identifying potential leaders within the organization, Develop plans to ensure continuity in key roles
- Mediating and resolving conflicts between employees or between employees and management

# Sales Management/Personal Banking:

- Ensuring timely submission of account opening forms without the need for the re-assurance
- Consistently surpassing account opening targets and achieving a higher level of accuracy
- Guaranteeing the security and privacy of all account holders
- Identifying and reaching out to potential bank customers to expand the customer base
- Overseeing cross-selling efforts, promoting various banking products
- Achieving higher deposit targets through strategic management
- Ensuring the retention of high-quality existing account holders
- Promoting banking products to (NTB) clients and walk-in customers
- Consistently meeting and maintaining high levels of cross-selling targets
- Successfully managing Meezan Kafalah targets on an ongoing basis
- · Supervising sales staff, monitoring their attendance, and guiding them towards meeting their targets
- Diligently overseeing Indigo Ratings in monthly Service Quality Report
- Efficiently managing people and time resources
- Strictly adhering to Turnaround Time (TAT) for each banking service
- Responding to all phone calls within three rings in a polite and friendly manner
- Offering comprehensive one-stop banking service to all customers
- Ensuring adherence to the bank's policy on risk factors and code of conduct
- Maintaining full awareness of all policies and procedures issued in relation Shariah principles

Organization: Bank Alfalah Limited (One of the Leading Bank)

Tenure: 2010 – 2015

**Designations:** Accounts Officer/ Operations Officer

#### **Accounts Officer**

- Developing and managing budgets and forecasts.
- Conducting financial analysis to guide strategic decision making.
- Ensuring compliance with accounting standards and regulation.
- Overseeing cost control and Cost management processes.
- Analyzing cost variances and implementing strategies for improvement.
- Monitoring cash flow to ensure the organization has tough liquidity to meet its financial obligations.
- Ensuring compliance with tax regulations and overseeing the preparation and filing of tax returns.
- coordinating and managing internal and external audits.
- Implementing and maintaining the internal controls to safeguard the financial assets.
- Identifying and mitigating financial risks such as market risk, credit risk and liquidity risk.
- Managing working capital and optimizing the use of financial resources.
- Overseeing the organization's investment activities to maximize returns while managing risk.



- Developing and enforcing financial policies and procedures to ensure compliance and consistency.
- Ensuring compliance with legal and regulatory requirements related to financial operations.
- Compiling and analyze financial reports including profit and loss/cash flow statements

#### **Operations Officer:**

- Cash, Clearing & Collections, Remittances, Sales, Account Opening
- Prioritized the security and privacy of all account holders
- Successfully managed Cash Department, ensuring accurate and secure handling of cash transactions
- Led the Clearing & Collections Department, Overseeing smooth processing of financial transactions
- Headed the Account Opening Department, handling timely processing
- Operations related to Clearing/Collections as well as Home Remittances
- Compiled and submitted comprehensive reports on accounts and cash transactions
- Ensured the timely submission of Account Opening Forms without the need for re-assurance
- Consistently exceeded account opening targets while maintaining a high level of accuracy
- Prioritized the security and privacy of all account holders
- Proactively identified and engaged with potential customers to expand the customer base
- Operations related to Clearing/Collections as well as Home Remittances
- Compiled and submitted comprehensive reports on accounts and cash transactions
- Ensured the timely submission of Account Opening Forms without the need for re-assurance
- Consistently exceeded account opening targets while maintaining a high level of accuracy

# **ACHIEVEMENTS:**

In my professional career, I have attained several significant milestones:

- a. Received the Best Employee Certificate for two consecutive years (2017, 2018) at "Al Fardan Exchange UAF"
- b. Successfully met and exceeded **targets for cross-selling**, resulting in the sale of laptops and IPhone for Meezan Bank
- c. Established a robust **portfolio of BANCA Assurance**, amounting to five hundred thousand in a single year at Bank Alfalah
- d. Earned **commendable audit ratings** and met targets in the year 2011 at Bank Alfalah Limited, leading to certification and an Appreciation Certificate from the management
- e. Maintained consistently high **indigo ratings in Service Quality** at Meezan Bank Limited, showcasing a dedication to service excellence
- f. Facilitated the sale of over **1000 SIM cards** for Mobilink Jazz in collaboration with Bank Alfalah Limited in the telecom industry.
- g. Achieved the sale of over 500 prepaid cards for Alfardan Exchange in the UAE.
- h. Achieved and Won Royal Metropolitan University in Kyrgyztan as Frontline Consultant in Pakistan.

## **ACADEMIC EDUCATION:**

| DEGREE/CERTIFICATION   | EXAMINING BODY:             |
|--|-----------------------------|
| Masters in Business Administration (Human Resource Management) | Preston University Pakistan |
| Bachelor of Commerce   | BZU Multan Pakistan         |

## **CERTIFICATION/ ADDITIONAL SKILLS/ TRAININGS & WORKSHOPS:**

- Al-Falah Gold Standard Service Course organized by Bank Al-Falah Limited
- Islamic Banker Refresher Training organized by Bank Al-Alfalah Limited
- Clearing & Collections Training organized at Bank Al-Falah Limited
- International Money Exchange organized by Alfardan Exchange
- Global Remittances organized by Alfardan Exchange

# **PERSONAL INFORMATION:**

• Father's Name: Karam Din

• UAE Address: Flat No. 503, Building No. 7, Muweileh Community, Sharjah

• **D.**O.B 25-12-1987

## Reference:

Will be furnished upon request.