



NAYAZ AHAMAD

RELATIONSHIP MANGER | ACCOUNTANT



Hi! I'm Nayaz Ahamad. A result-oriented & dynamic Management Professional with more than 12 years of experience in the field of Retail Banking and Accounting with major Banks like Axis Bank, ICICI Bank, HDFC Bank, IndusInd Bank. Specialized in Account receivable and payable, CASA & Third-Party Product Sales, Customer Service & complaints Management.

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Professional Experience

Organization	From Date	To Date	Grade	Location	Role
MOHAMMED HADI AL RASHEED	16/02/2024	Present	Accountant	Riyadh (Saudi Arabia)	Account Receivable and Payable
Axis Bank	03/05/2018	22/08/2023	Senior Manager	Udupi (India)	Relationship Manager
IndusInd Bank	06/09/2016	27/04/2018	Manager	Shimoga (India)	Deputy Branch Manager
HDFC Bank	04/06/2015	29/08/2016	Assistant Manager	Gadag (India)	Teller & Welcome Desk
ICICI Bank	07/02/2011	07/02/2015	Senior Officer	Hyderabad (India)	Customer Service Officer

Roles and Responsibilities Handled

KEY RESPONSIBILITIES:

- Preparing customer invoices based on Material
- Processing the payments of all vendors on agreed payment terms
- Researching and investigating discrepancies in invoices to determine the accuracy of charges
- Maintaining customer accounts, Posting receipts in a timely manner
- Sharing Statements to customers for collections of payments
- Matching payments to invoice numbers or sales orders
- Handling customer inquiries regarding billing issues
- Managing an Accounts Receivable ledger and Accounts Receivable files
- Submitting daily reports and monthly reports to management on accounts receivable operations

**MOHAMMED HADI AL
RASHEED**

AXIS BANK LTD

KEY RESPONSIBILITIES:

- Managing a portfolio of Potential customers of the bank for cross selling the banking products
- Resolving all the complaints of priority customers within stipulated TAT.
- Addressing client needs and building financial plans while striving to outperform and exceed prior profitability and revenues. Achieving the Business targets assigned in terms of selling, enhancing and upgrading the same
- Providing Financial planning & Investment Advice to enhance the Sales targets spread across Liabilities, Retail Assets, Business Banking, Forex, Credit Card Etc.
- Taking Care of Teams Daily calling activity on customer retentions
- As Branch Operations Head Taking care of all NTB High Value accounts and All High Value Mapped Book Customer for cross selling
- Supervised teller duties, effectively balanced daily records of the branch, suggested new methods for business building big cash morning deposits, developing services for business clients and reducing wait for the personal account clients, Issuance of DD/FC, Closures of FD and Processing of Salary Uploads.
- Supervised front office operations e.g. Transfer Cheques, Salary Processing, Account Opening / Fixed / recurring deposits, drafts / pay orders, customer instructions etc. and Supervised Branch Internal Audit, Branch Service Quality.

INDUSIND BANK LTD

KEY RESPONSIBILITIES:

- Supervised Daily customer operations in the Branch with the objective of delivering timely, efficient & productive processing service within the statutory, regulatory and operation norms of the Bank.
- Supervised the team on customer service and product selling, overseeing processing of transactions in Cash Counter and lockers Area.
- Providing resolution on customer grievances, monitor customer services by team, address escalated issues and thereby ensure smooth relationship with clients.
- Identify customers, call & fix meetings, prepare & make presentations, collect client requirements & other related information e.g. Other banks with which they have business identify possible products for client, pass the lead to the concerned person & follow up for closing the deal to Ensure the Branch Targets.
- Supervised all legal, regulatory, ED, notices end to end and ensured prompt revert to such notices. Ensure all notices are timely logged into Service Desk

KEY RESPONSIBILITIES:

HDFC BANK LTD

- Handled cash receipts and payments
- Preparing Daily and monthly Cash balancing report
- Managed the clearing/ collection cheques/ FCY cheque collections
- Managed the funds transfer/ FD closure / Account Closure activity
- Orchestrated as welcome desk to provide highest level of customer service
- Generating leads to cross sell the banking products

KEY RESPONSIBILITIES:

ICICI BANK LTD

- Attending and managing customers in branch lobby for better customer experience and quick service.
- Assisting customers with self-service banking
- Identifying the customers to cross sell ICICI products
- Attending Customer complaints and resolving same priority basis
- Processing Customer transactions like Fund Transfer, Fixed Deposit and loans request

ACHIEVEMENTS

- Certificate of Recognition by Branch Banking Head for Life Insurance Business
- Certificate of Recognition by MD of Aditya Birla Mutual fund for Exceptional performance in NFO
- Certificate of Recognition for Value Builder, an outlier for business at Regional Level
- Certificate of Recognition for Star of South for Business at State Level
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- Certificate of Recognition by Zonal Head Club for Gold Loan at Zonal Level
- Certificate of Recognition by RBBH for Race to Summit in Forex Business

SOFTWARE SKILLS

Finacle, Flex cube, Saksham, CRM, Excel and Oddo

EDUCATION DETAILS

B.B.M(Bachelor of Business Management)

Year: 2010

University: Kuvempu (Karnataka India)

PGDBO (Post Graduation Diploma in Banking and operation)

Year: 2011

University: NIIT

PERSONAL DETAILS

Date of Birth : 12/12/1989

Languages : English, Hindi, Kannada and Urdu

Nationality : Indian

Passport No : B9390074

Passport Expiry : 26/12/2033