



MUHAMMAD SALMAN SIDDIQUI

SEASONED BANKING PROFESSIONAL

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CORE BANKING SKILLS

1. Investment Banking
2. Retail Banking
3. Commercial Lending
4. Credit Analysis
5. Compliance

DIGITAL BANKING SKILLS :

1. Digital Payments
2. Mobile Banking
3. Online Banking
4. Fintech

QUALIFICATION & TRAININGS

Bachelor's in Business Administration in Finance Grad (BBA - Finance) , Provided with a solid foundation in Financial Analysis, Corporate Finance, and Banking Operations, enabling me to drive Business growth and optimize Financial performance.

2. Trained in Financial Regulation, Compliance, and Risk Management, with expertise in UAE Financial Regulations, Banking Compliance, AML/CFT, and UAE Central Bank guidelines.

* PROFESSIONAL SUMMARY:

- "Results driven Seasoned Banking Professional with 03+ years of Experience in Banking, Remittance Operations, Finance, and Accounting,

Seeking a challenging UAE Banking role to leverage my expertise, drive Business growth, and Optimize Financial Performance."

* WORK EXPERIENCE:

1. FINTREK MARKETING - CHANNEL PARTNER EMIRATES NBD (MAY 2024 – JAN 2025)

SALES EXECUTIVE

- Generated new Business Leads and surpassed Sales targets by promoting Personal Loan products in the competitive UAE Banking Sector.

- Conducted comprehensive Financial needs Analysis and delivered tailored Personal Loan solutions enduring relationships with both Existing and Prospective Clients, fostering repeat Business and referrals, thereby Strengthening the Bank's Loan portfolio.

2. BANK AL HABIB (JUNE 2022 - MAY 2024)

REMITTANCE OFFICER

- Managed Funds Transfer, Payment Processing, Issuance of Financial Instruments including Cheques, Banker's Cheques and Term Deposit Receipts (TDRS).

- Coordinated Salary and Pension Credits, Utility Bill & Tax Payments, Processed RTGS Transactions, Responded to IBCAs, and performed essential Branch Operations including Account Opening & Clearing Operations.

3. JUBILEE LIFE INSURANCE (MAY 2021- AUG 2021)

FINANCIAL SERVICES ASSOCIATE

- Conducted Indepth Data Analysis and Research to reform Investment strategies and drive informed decision making across various Asset Class and Markets.

-Developed and Maintained complex Financial Models to forecast Investment performance and optimize Portfolio Returns.

