



Mohammed Hanif Patel

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Career objective:

To be a part of an organization where growth and prospects are unlimited. As a professional I am creative, motivated and looking ahead to work in a challenging environment and strive for excellence and to secure a challenging position which will enable me to integrate my knowledge and skill.

I specialized into Retail, Sme ,Emerging Corporate and branch banking with 15 years of exposure in front line, customer relationship management, Business banking liabilities and asset ,funded and non funded revenue, department coordination in private banking in UAE banking industry.

Profile:

Having a vast experience in **CONVENTIONAL** and **ISLAMIC BANKING** ,FMCG industry, have worked in all major department in banking industry like SME finance ,fleet finance, trade finance ,business finance ,payroll , bank guarantees ,customer services, branch banking ,retail banking, coordinator , marketing . Personal finance, P.O.S finance.

SIRAJ FINANCE PJSC

Nov 2017 till Dec 2020

Relationship Manager

- Establishing new borrowing relationships for target corporate companies for multi products like bank guarantees, performance guarantee, bonds, advance payment guarantee's ,financial guarantees ,LC, payroll distribution solutions, business finance working capital facility and other financial product.
- Analysing financials and other business, ownership, management, industry information to prepare credit proposals for new relationships, annual renewals, and midterm proposals for restructuring limits or enhancement as per customer requirement.
- Managing the existing loan portfolio to ensure establishment of appropriate account plans, recommend credit facilities in line with company credit policy to maximize earnings while containing risks to an acceptable levels.
- Ensure adherence to KYC policy, FATCA and AML as set out by the company.
- Develop and maintain strong working relations with all existing clients at key levels to optimize the utilization of approved facilities.
- Interface with trade finance for LC or guarantee issuance to facilitate timely and qualitative service to customers.
- Portfolio includes Corporates from Manufacturing, construction, contracting Advertising & Marketing and Service providers.

Customer service

- Handling walk in customer, calls, emails, solving their query and forwarding their request to concern department.
- Acting as link between trade finance department and customer for their refund or any other trade facility request.
- Maintaining the MIS of entire cluster and following up with credit for the team approval.
- Doing due diligence for the customer according to KYC, FATCA and AML policy.
- Generating weekly and monthly sales reports regarding business pipeline, approval pending with Credit, CAD and Decline report.

Al HILAL BANK

Aug 2014- may 2016

Business banking

- Managing corporate business account and personal accounts portfolio to generate liabilities volume, casa, sme finance and fleet finance.
- Making regular visits to clients for both monitoring and business generation purposes. Such visits to be recorded by way of call reports which are to include all pertinent information in a timely manner.
- Responsible in doing enhance due – diligence for the NTH clients as well as existing clients and ensure adherence to banks' kyc/Aml policies and raise any concerns in a timely manner.
- Establish new borrowing relationships for business banking, preparing the required credit and financial analysis as per the bank policies
- Spread and analyse financial statements, company audit reports, preparation of credit application, call report , documentation & post-sanction monitoring through periodic account review/renewal
- Manage the existing loan portfolio to ensure establishment of appropriate account plans, recommend credit facilities in line with bank credit policy to maximize earnings while containing risks to an acceptable levels.

EMIRATES ISLAMIC BANK

From March 2012 - July 2014

Business development executive (Business banking)

- Responsible for establishing and administering portfolio of sme and retails clients engaged in various economic sectors.
- Ensuring proper and swift closure of the deal by taking all necessary identity documents for both company and individual customer..
- Catering to the existing customer base of the bank that would have requirement of sme banking, payroll and other financial requirement.
- Evaluating customers' financial reports to find out the appropriate working capital, business finance requirement of the company.

- Analysed credit information in order to determine risk involved in lending money to customers.
- Acquiring, growing and deepening business banking customer relationships through effective relationship management and cross selling.
- To provide banks customers financial services which exceed the customer's expectations by delivering competent, timely and problems free service.

Sales & customer services (branch)

- Handle all walk-in customers at the branch by either directing them to appropriate counter or by resolving their inquiries.
- Visit to potential and existing clients for new business opportunities & strengthening existing relationships, brief about various product .
- Manage sales through key products and by working closely with reporting branch manager.
- Strict adherence of compliance for irrelevant transfer of funds
- Selling and cross sell bank's products to walk-in customers. Provide basic information on all products/services.
- Responds to opportunity arising for cross selling.

Banking operation support:

- Continuously reconcile inventories and undelivered items (cards, pin mailer, cheque book , etc.) and oversee deliver to account holder towards aiming to exceed customer's expectations and enhance their satisfaction up the pre decided levels.
- Report to branch manager for daily business activities, update new developments on cases and work according to direction.
- Assisting compliance team, with clarifications on profile change, poa, telex transfers and trade finance documents in relation to Aml, Kyc, fatca, central bank check etc.

Ajman bank

From Mar 2010 - Feb 2012

Branch sales & service

- Arranging meeting with listed companies and convincing them to start payroll relationship.
- Cross selling of different financial retail products such as personal finance & business finance , credit cards, auto finance ,home finance.
- Look after all the operational and services issues occurs during the transaction, acquire new business for bank (ntbs).
- Analysed credit information in order to determine risk involved in lending money to customers.
- Interacting with customer directly and indirectly to resolve their queries and grievances in coordinating with various departments to ensure customer satisfaction.
- Coordinating with operation department regards to salary transfer.

Mashreq bank

From March 2007- Oct 2009

Business development executive

- Primarily responsible for selling credit cards and personal loans for salaried individuals & sme owners.
- Managed all bank products with regards to the processing of credit card application, non -salary transferred loan and pdc loan to listed and non- listed company in uae.
- Generating prospects through cold calls, mass mapping and reference business from existing and potential clients.
- Completing the primary check on the documents.
- Adhering to overall quality standards and service level agreement of the bank.
- Coordination with the team leader in terms of monitoring the achievements.
- Consistently achieving targets every month.

Aadesh agency (Mumbai)

June 1997 till 2007

Sales manager/accountants

- Responsible activity in customer management, sales growth and market share of the account.
- Promotional evaluation, customer point of sale information analysis and tracking of key initiatives in the account.
- Accountable for accomplishing business targets monthly/ annual sale numbers across a class outlets, supermarket, cooperative society outlets & wholesalers / semi-wholesalers through sales executives & merchandisers
- Coordinates with internal team, field trade marketing, shopper marketing, internal trade, supply chain for networks are on time for promotion, stocks, events etc.
- Created market awareness through implementation of various promotional schemes & displays
- Built & maintained productive business relationship with existing clients/ prospects
- Accountable for recruitment, grooming & mentoring of team member based on business requirements
- Prepared & maintained stock control statements, creditors & debtors reports, stock reports and purchase order for the senior leadership team
- Collaborated with various support teams for staff payroll & administration activities

Qualification

Commerce graduate (2000)

Personal detail

- Date of birth 15th September 1979
- Marital status married
- Home town Mumbai Maharashtra India.
- Licence holding a valid UAE driving licence .