

SAJID MUHAMMAD AWAIS, MBA

(IELTS 6 overall)

Abu Dhabi, UAE

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QUALIFICATION AND SKILLS PROFILE

1. Possess **MASTER'S IN BUSINESS ADMINISTRATION** in the University of Management & Technology in Pakistan (verified by WES Canada) with over 15 years of experience.
2. Strong and solid experience in areas of operation Specialist payment support, Senior Authorizer Outward payments, and Relationship Officer (Various product lines ranging from operation product such as outward and inward payments, DDS, WPS salary, and Sales product personal and mortgage loans to SME and Fixed deposit accounts client based across UAE)
3. Proven skills in different Banking departments.
4. Proficient in Microsoft Office, Excel, and Power Point.
5. Knowledgeable in banking software T24.
6. MIS reporting, Sales Marketing, Team Leadership and Customer service.
7. **IELTS overall 6**

CAREER HIGHLIGHTS

SPECIAL RECOGNITION AWARD

- Achieved daily assign targets within assigned for cut off time
- Achieved Stars in a Box award for monthly best performer.
- Achieved certificate for Quality Management System Awareness.
- Achieved certificate for Emotional Intelligence.
- Achieved certificate for ISO 9001 QMS Awareness.
- Achieved certificate for Productivity Management Series Program.
- Achieved certificate for Strikers Program.

PROFESSIONAL EXPERIENCE

SPECIALIST PAYMENT SUPPORT TEAM

January 2018- October 2020

FIRST ABU DHABI BANK (FAB) former (NBAD) – United Arab Emirates

Job Description:

1. Receiving payments from corporate clients on reception, uploading in system, data entry the payments correctly.
2. Checking all FTR (funds transfer request) of branches and corporates client's value date, signature verification, initial check, uploading FTR in our workflow system.
3. Handling all inquiries related to FT and forward to concern branches and RMs'
4. Authorization for LCY/FCY bulk remittance.
5. NBAD FTS repair and rejection queue.
6. Dealing with customer's enquiries.
7. Attending meetings on behalf of department.
8. Handling and executing exceptions related online channels transaction.
9. Responsible for monthly MIS and report to line manager.
10. Communicating with different departments for internal customer request and enquiries.

SENIOR AUTHORIZER SALARY

January 2017- December 2017

FIRST ABU DHABI BANK (FAB) former (NBAD) – United Arab Emirates

Job Description:

WPS (Wages Protection System)

1. Authorizing all WPS related Salaries for Ministry of Labors (MOL) and Non-MOL.
2. Monitoring WPS dashboard for incoming and outgoing transactions.
3. Failed transaction reporting to ITD.
4. WPS Reconciliation.
5. Customer enquiries related WPS transactions.
6. Providing technical assistance to customer.

Abu Dhabi Securities Exchange (ADX)

1. Processing Collection and payments on daily basis and report to ADX.
2. Cash guarantees of ADX.

**SENIOR AUTHORIZER OUTWARD PAYMENTS
FIRST ABU DHABI BANK (FAB) former (NBAD) – United Arab Emirates**

March 2008- December 2016

Job Description:

1. Ensure to verify all payments instruction received through UAE corporate/branches. sector accurately on priority basis in order to provide best customer service.
2. Control and monitor the workflow by taking into consideration all Kinds of risks, in our day-to-day activities and adherer to control procedures, develop control
3. Maintain professionalism and effective communication at all Levels in order to reach to optimum performance to provide quality services
4. Ensure all quarries of various debts/customers are attended and their requirements are followed up.

Outward & Inward Payments

1. Provide support service in payments authorization for corporate customers directly approaching payment center.
2. Authorize payments in local and foreign currency in full compliance with foreign exchange & CB regulations and documentation requirements and other relevant regulation standards.
3. Ensure the correctness of computing fees, exchange rates and service charges.
4. Making DEAL for the large number of cross currencies.
5. Authorizing SWIFT messages and ensuring Acknowledgement thereof.
6. Settling, claiming and distributing all corresponding bank charges.
7. Controlling and Authorizing AED outward payment through FTS system.

**RELATIONSHIP OFFICER
MASHREQ BANK – Abu Dhabi United Arab Emirates**

June 2006– February 2008

Job Description:

1. Meeting assigned individual targets.
2. Satisfying existing and looking forward for potential customers.
3. Multi products selling (Osool personal loan).
4. Handling customers' queries.
5. Providing them after sales services.
6. Exceeding customers' expectation.
7. Providing financial consultancy to customer.
8. Attending weekly and monthly sales meeting.
9. Preparing daily sales reports.
10. Providing feedback of customers to the management.
11. Providing market feedback for other banks to the management.
12. Helping team to achieve its team target as well.

**RELATIONSHIP OFFICER
HABIB BANK LTD – Lahore, Pakistan**

August 2005– March 2006

Job Description:

1. Meeting with the prospective clients to provide a short presentation of the mortgage loan products that we offer.
2. Initiation and development of marketing and promotional strategies of our bank to enable our company to prosper and to reach new heights.
3. Managing the creative content that coincides with the promotional and special packages to attract mortgage loan customers.
4. Strategizing the work schedule to meet the sales targets set forth by this bank.
5. Coordinate and liaison with the mortgage loan administration, attorney and clients.