

SYED NADEEM



Contact

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Core Competencies

- Internal System Monitoring and Evaluation
- Risk Identification and Evaluation
- Account Planning & Strategizing
- Complain Management
- Leading Branch Team.

Professional Profile

Dedicated and results-driven Operations Manager with a proven track record in the currency exchange & banking industry. Expertise in overseeing daily operations, optimizing workflows, and ensuring compliance with financial regulations. Adept at leading teams, implementing efficient processes, and maintaining a high standard of customer service. Strong analytical skills for monitoring market trends and adapting strategies. Detail-oriented with a focus on accuracy in financial transactions. Demonstrated ability to navigate regulatory landscapes and drive operational excellence.

Experience

Operation Manager – Economic Exchange Centre, Dubai UAE.
January 2023 – Till Date.

Joined Economic Exchange as Manager Operations with the following key responsibilities.

- Create and develop operation functions in keeping with local regulatory requirements and internal controls and process & accountable for management of the operations team.
- Devise & implement policies, systems and procedures in order to streamline the company's internal system.
- Advise management on business planning forecasting, budgeting, income generation, cost reduction etc.
- Cooperate with the existing local banks and financial institutions for their all-business correspondence.
- Initiation for the tie-up / partnership with international banks for correspondent banking.
- Coordinate with all internal departments to ensure timely execution of all operational activities.
- Ensure timely and quality service is rendered to all the customers.
- Motivate and counsel employees to maintain consistent high-performance standards and efficiency.
- Conduct periodic market intelligence and escalate market feedback to the Owner's / Management. Staff Management: Supervise and train employees, assign tasks, and ensure a cohesive team environment.
- Ensure adherence to regulatory requirements and company policies to maintain a legal and ethical operation.
- Overall, the Currency Exchange Operation Manager plays a pivotal role in managing the day-to-day functions, ensuring compliance, and driving the success of the currency exchange business.

Key Achievement(s)

- Number of customer increased with high percentage.
- Tie-up Mashreq Bank to rental our premises for ATM installation.

Operation Manager – 365 Plus LLC, Dubai UAE
November 2020 – December 2022.

- Leading day to day operations of the company.
- Coordinate with all banking relations to ensure smooth work cycle of the company.
- HR Management including recruiting, process payroll, training, update policies, maintain employee records.
- Dealing with FTA for VAT payments, quarterly submission, claim.
- Dealing with clearing agent for the release of container.
- Record keeping, renewals, bill payments.
- Ensures compliance with established internal control procedures by examining records, reports, operating practices, and documentations.

Professional Skills

- Pressure Handling
- Customer Centric Approach.
- Relationship Building & Management.
- Leadership and Problem Solving.
- Interpersonal Skills.
- Analytical Skills.
- Verbal / Written & Communication Skills.
- Team working Skills.

Leisure Activities

- Cricket, Badminton, Swimming.
- Book Reading.
- Traveling and Socializing

References

- Will be furnished upon request.

Branch Supervisor – Al Ghurair International Exchange Dubai, UAE.

May 2018 – June 2019

Joined Alghurair Intl Exchange as a Branch Supervisor and manage overall operations of the branch, Achieved the monthly targets, Increased branch category in term of compliance.

- Mobilizes, motivates and monitors the performance of the branch staffs.
- Responsible for maintaining positive customer relations by means of proper handling of all transaction, in keeping with established procedures.
- Monitor currency buy and sell trends, including rates and margin. Ensure SOP is properly followed at branch level.
- Achieved All Monthly Targets.
- Ensure strict compliance, implement SOP's, and staff training.

Counter Services Manager – Mashreq Bank Dubai, UAE.

October 2014 – January 2018

- Ensure smooth branch operations complying to all internal controls, regulatory and compliance requirements, thus leading to strong business growth and optimum level of customer satisfaction.
- Ensure all processes are followed as per Branch Operations, Foreign exchange manuals & KYC/AML policy; while ensuring Compliance and TATs are met as per Service Level Agreement between departments.
- Ensure, manage and supervise over the counter services in the branch to achieve timely and accurate processing of customer requested transactions and customer complaints, while ensuring service delivery is as per the prescribed standards between the functions of the bank.
- Supervise and ensure compliance with Money Laundering and terrorist financing regulations and Know Your Customer Guidelines, while regularly reviewing KYC status, customer profiles, conduct risk assessments, authorization of transactions on a daily basis, to ensure that the branch conducts its business following the required system/process flow to counter money laundering and terrorist financing.
- Provide guidance and recommendations in order to support the resolution of all customer cases to improve overall customer experience.
- Facilitate growth in business and strengthen Bank by ensuring customer satisfaction, actively participate for retention of deposits, identify and follow up on cross sell leads along with the branch manager in order to strengthen the liability position of the bank.
- Responsible for reconciliation of Inter Branch Transaction Supervision /Cross Branch Transactions, Internal Control and branch outlook and ambience by properly maintaining branch furniture's/ fixtures/ IT equipment to effectively support the front-line of the branch.
- Ensure all processes are performed as per bank policies to achieve best satisfactory audit ratings in internal, external and SBP audits.
- Hold the custody of cash vault, security stationery and ATM, while acting as branch security officer by conducting security drills and alert staff, in order to remain vigilant and maintain security
- Lead the branch Operations team to set individual objectives, review performance appraisals and provide on-going feedback on a formal and informal basis so that all staff are aware of what they are required to achieve and how they are performing against their objectives.

Sales Executive SME – Aseel Islamic Finance (Subsidiary First Abu Dhabi Bank) UAE.

March 2014 – September 2014.

- Joined as SME sales executive and during the limited tenor achieved all targets and got commission over disbursement around 2.5M additional from the assigned target and got employment confirmation within 3 months.

Operation Manager – Meezan Bank Limited, Karachi Pakistan.
July 2012 – February 2014.

Joined Meezan Bank as an Operation Manager to get exposure of Islamic Banking and finance to learn more about sharia law and practices.

- Ensure smooth day-to-day operations, optimizing processes for efficiency and customer satisfaction.
- Oversee customer interactions, address concerns, and ensure a high level of service quality.
- Ensure adherence to Islamic banking regulations, policies, and procedures, and implement measures to maintain compliance.
- Monitor and authorize financial transactions, manage cash flow, and ensure accurate record-keeping.
- Drive branch performance towards achieving sales and service targets, promoting Islamic banking products and services.
- Identify and mitigate operational risks, implement security measures, and ensure a secure banking environment.
- Prepare and submit reports on branch performance, financial activities, and operational metrics.
- Coordinate with other departments, regional offices, and central management to align branch goals with overall organizational objectives.
- Stay abreast of technological advancements, implementing relevant tools to enhance operational efficiency and customer experience.
- Address and resolve customer complaints, operational issues, and employee challenges promptly.
- Manage the branch budget, controlling expenses and optimizing resource allocation.
- Supervision of floor management, Tail management, Deepening calls, Resolution of customer complaint, Delegate the special tasks among staff, Preparation of Staff Salary, Branch Management through authorized vendors & HR issues etc.

Operation Manager – Bank Al Habib Limited, Karachi Pakistan.
January 2006 – March 2012.

Joined Bank Al Habib as Officer and during the tenor rotate to various department within the organization.

Account Opening / Clearing / Centralized Clearing / Remittances / Corp Credits / Ops Manager.

- Major responsibilities to supervise all the financial and non-financial transaction of the branch.
- Responsible for the balancing and reconciliation of all branch GLs with H/O or inter branch.
- Responsible to look after the complains, services related issues, branch administrative issues, staff issues.
- Responsible to supervise the normal and same day clearing of the cheques, daily reconciliation of return cheques and pay orders, responsible to reply of customers complaint and to resolve the same within the TAT, responsible for the staff coaching / training, petty cash balancing and reporting to H/O.
- Verification of Account Opening formalities and take final decision to open an account.
- Physical verification of vouchers (Second Signature), Monthly Stationary balancing, Monthly profit claim on M.O.A/C, Monthly Branch Performance report to Area Office, Daily Reporting on transactions exceeding Rs.1.000 (M) to Area Office to ensure bank's AML & KYC policy & adhere CDD policy, Monthly Operational loss event report to Area Office, Maintenance of Fixed Assets Movement register, Maintenance of Generator log book for actual diesel consumption, Quarterly un-allocated budget approval from Zonal Office, Monthly ATM captured cards report to CBD, Reply to

Education

- BBA (Hons) – Marketing & Finance (2005) CGPA 2.98
Newport’s Institute of Communications and Economics.
- Higher Secondary Certificate (Commerce) Karachi Pakistan.
- Secondary School Certificate (Science) Karachi Pakistan.

Certifications and Training

- Candidate For Certified Anti-Money Laundering Specialist (CAMS).
- Attended training session on “AML-CFT & Due Diligence” with special reference to “Anti Money Laundering Regulations (Ref:24/2000) of Central Bank o the UAE”
- Attended Training conducted by AJMS Global Consultancy on Fraud Management, Counterfeit and Suspicious Transaction Management.
- Attended inhouse training for Islamic law of contracts, Principles of trading, Concept of Ijarah, Concept of takaful and status of takaful Industry.
- Training Centre on Islamic Banking (Concepts & Products).
- Attended one-month comprehensive training over banking law and practice at TMDD Bank Al Habib Ltd.
- Attended training conducted by Bank Al Habib Training Centre on Compliance with sanctions and Due diligence on client screening/transactions.
- On Job training in the Treasury Department of Bank Al Habib training to understand various Treasury products, functions, and operations.
- Attended training conducted by PACRA on “Credit Analysis” covering critical aspects and tools involved in the credit analysis and subsequent credit risk monitoring.
- Attended six days workshop on credit refresher course Bank Al Habib staff training division.

Languages

	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C2	C2	C2	C2	C2
Urdu	Mother Tongue				

Levels: A1 and A2: Basic user - B1 and B2: Independent user - C1 and C2: Proficient user

[Common European Framework of Reference for Languages](#)