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| **Syed Muhammed Nasir Ali****Contact** :050 4970327 / 056 53 53 463**Email**: syed\_na@hotmail.com / smnaa786@gmail.com |
| **Career Objectives:** * An accomplished and results- oriented Banker with 33 years of experience in Retail Operations with leading banks, in depth knowledge of Home Finance, Auto Finance, Account opening, customer services and Back office work. Highly developed leadership skills aimed at ensuring target compliance with strong ability to lead teams to consistently deliver profitable solution to the organization
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**Skills*:***

* Financial problem solving + Reconciliation.
* Decision making.
* Conflict resolving
* Analytical thinking
* Disciplined Focused and reliable.
* Leadership and Capable to handle multicultural team
* Attention to detail
* Work effectively in high pressure environment.
* Customer oriented / capable to handle high profile customers
* Audit and compliance oriented.
* Task oriented
* MS word , MS Excel

**Professional training & certificate& Diploma:**

**Banking Diploma Part I**

⦁ International Leader ship & Management:

⦁ Management certificate course:

⦁ Time Management course:

⦁ Certified Associate Program CAP ( 2nd position)

⦁ Winner of Own up 2 weeks program by HR:

⦁ Effective leadership course

**Experience Summary:**

⦁ Branch Experience UBL, Pakistan:                            13 years

⦁ Branch Experience NBQ:                                            07 years

⦁ Back office Auto Finance&Personal finance:   05 years

⦁ Back office Home finance:                                          07 years

⦁ Account opening and CIF                                            01 year

**Emirates Islamic**

**Assistant Manager - Auto Finance specialist: July 2015 to Dec 2018.**

**Key Responsibilities:**

⦁ Establish the new Auto Finance unit in EI

⦁ Manage the team activities and support EI Sales team,

⦁ Resolving queries and day to day issues related to processing & disbursement of payment and team related issues,

⦁ Authorization of Payments

⦁ LPO issuance,

⦁ RTA on line mortgage,

⦁ Deal Booking,

⦁ Customer service / Interaction with high profile customers

**Assistant Manager-Home Finance Unit 2008- 2015**

**Key Responsibilities**:

⦁ Handled entire Home finance portfolio.

⦁Handled entire Sharjah Housing Project

⦁ Handled Restructured home finance portfolio

⦁ Handled portfolio of Home finance processing , disbursement and AST team

⦁ Single authorizer for the disbursement of payment and Deal Booking (Authorizer with unlimited value of money)

⦁ Reconciliation of developer payment, Escrow account with EIB books

⦁ Ensure to collect the Operation profit from the customer on due date

⦁ Work closely with Marketing & Sales department.

⦁ Accountable for deal booking & Payment release to Developer & Home Owners,

⦁Restructuring the Home finance deals for delinquent customer.

⦁ Postdated cheques management & monitoring of restructuring cheques.

⦁ Customer service/ Interaction with high profile customers

**Auto Finance& Goods MurabahaSept 2005 – Nov 2008**

**Key Responsibilities:**

* Assigned to set up the establishment of Vehicle Murabaha & Goods Murabaha as I grew the department from one person & built it up to team of four staff
* Responsible for entire branches of EIB for vehicle Murabaha documentation review & disbursement
* Review & process vehicle Murabaha&Personal Finance deals.
* Disbursement of vehicle Murabaha,
* MIS & Team monitoring / management
* Customer service/ Interaction with customer

**Contribution & Achievements – Emirates Islamic.**

* Key contributor for process review of work flow during transition of system for Home finance
* Automated the information of developer payment for Home finance
* Identify fraud of AED 250,000/- in goods Murabaha
* Automated the MIS of Vehicle Murabaha, Goods Murabaha & Home finance
* Secured outstanding performance in 2010 in appraisal
* Secured five (05) Asduring appraisal in 2010(maximum awarded 5As)
* Contribution in streamline the process of Home Finance work flow
* Prepare check list of documents for Auto finance for the bank.
* **“ A “** Signatory of the Bank

**Cost saving contribution - EI**

* Implement recycling of photocopy papers for internal use.
* Disbursed 42 million AED of Auto finance in Ramadan with only 2 staff
* Complete data entry 6 months project in 3 months.

**National Bank of Umm-Ul-Quwain- July 1998 – 17sept 2005**

 Joined NBQ as a Clark and reached up to the position of Branch Officer Operation

**Key Responsibilities:**

* Fully conversant with branch front office operation/ function
* Review inward & out ward clearing cheque,client liaison,cheque collection and reconciliation of eleven banks
* Review 10inter branch vouchers, posting and cheque.
* Supervise the salary distribution of U.A.Q municipality
* Customer service /Interaction with customer.

**Contribution & Achievements- NBQ**

* Arabic speaking award (an increment of AED 200/-per month)

**United Bank Limited- Oct 1986- May 1998**

* Over nine years of branch experience in retail banking with extensive knowledge of remittance,operation,branch accounts and deposit mobilization customer service
* Three years’ experience in Personnel division,handled annual confidential reports of allUBL executives and Declaration of Assets & Liabilities.

**Contribution & Achievements - UBL**

* Star of the year, forCustomer Service Excellence award, presented by President of U.B.L- June 1998
* Cash award. - June 1998
* Certificate of Appreciation – awarded by zonal head of U.B.L Pakistan.
* Brought 30 million Rs Deposit for the bank

**Education/Professional Qualification:**

* ***Master of Arts (Major Economics uncompleted 1989)***
* ***Bachelor of commerce (1985) Karachi University, Pakistan***
* **Diploma In Banking Part *1 (1990) Institute of Bankers in Pakistan***
* ***Succeed in following papers of Banking Diploma (part 2.)***
* ***Monetary theory and practice***
* **Finance of foreign trade and foreign exchange**
* **Higher accountancy (distinction received)**

**Projects Handled & completed:**

⦁ Auto Finance:                                     Set up of processing & Disbursal unit in EI.

⦁ Home Finance documents scanning:                    500k images.

⦁ Home Finance documents archival:                      12k files.

⦁ Home Finance security documents archived         6500 files

⦁ Data Governance/ capturing correct ISO code:     110k accounts.

* **Languages known: English, Arabic and Urdu.**
* **Nationality : Pakistan**