**NAJMUL**

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| **SENIOR BANKING PROFESSIONAL’S PROFILE**  23++ Years of UAE Experience, worked with some of leading Banks such as ENBD and Sharjah Islamic Bank (SIB)recognized for Productivity in Deadline-Dependent Environments. |

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| Awards &Recognitions  Leadership Ambassador-  Al Nukhba Program, SIB. (Assessor – K Talk Leadership Consultancy)  Leadership Champion-  CEO Certification, Al Nukhba Program, SIB.  Competency Champion-Team Orientation, SIB.  Coordinator – CORE Banking Data Migration Project, SIB  Member – Project Entelaq(Branch Automation), NBD  System/ApplicationKnowledge  AML-Omni Enterprise  T24 (Temenos)  Equation  ICCS-Connect  DMS  HRMS  EPMS-Fusion  OnDemand  CCMA  BA  MS Office Applications  Personal Details  D.O.B. 24th April 1970  Marital Status – Married  Education  Bachelor of Science-B.Sc.,  Bharadidhasan University,  Tamil Nadu,  India.  Languages  English, Hindi, Tamil & Malayalam  . | Innovative, profit-oriented Banking Manager with demonstrated success in increasing revenues, market share and earnings and improving client satisfaction in customer-facing operations and large diverse organizations.  Exemplary change agent with the ability to analyze issues, devise continuous process improvements and incorporate business process initiatives to increase efficiency and streamline operations. Consistently identifies and accelerates strategic measures to strengthen performance with sustained operational results.  Areas of Expertise  1. Banking Operations 2. Business Process 3. Operations Control  4. Compliance Risk 5. Training &Team Leadership 6. Relationship Building  Key Skills Assessment  **Banking Operations** – Experienced in centralized cheque processing, remittances, and business process management to increase efficiencies and reduce costs while maintaining solid rapport with business partners.  **Process Improvement** – Devised and implemented processes, procedures, systems and internal controls to strengthen operations, people development, increase productivity and enhance customer satisfaction.  **Team Leadership**– Expertise in leading and building cohesive cross functional teams and collaborating with senior executives in improving operations.  Professional Experience  **Recent Experience**  **Manager**– Financial Institutions & Training, Compliance Risk  Sharjah Islamic Bank, (May 2016 – Feb 2018)  Accountabilities   * Act as the main coordinating, reporting and follow-up point between the Branches (RBG) and Compliance Risk within Risk Management Division (RMD). * Respond to all AML questionnaires received from correspondent banks. * Review and track updates on High Risk rated customers (through customer profile forms) completed by the branches and Corporate Banking Group. * Manage transactions monitoring and payments screening via Compliance AML system and assist and guide the team in review and closure of VRV, SWIFT/UAEFTS/SDN alerts in a timely manner. * Evaluation and reporting compliance findings under the supervision of Head of Compliance. * Manage and ensure proper maintenance of STR (Suspicious Transaction Report) and Investigations file, its monitoring and timely conclusion. * Coordinate process enhancements and project assignments works for the Compliance functionalities. * Conduct regular training sessions within the bank to communicate Compliance policies and procedures and contribute to people development within the unit. * Respond to Business and other stakeholders’ queries in professional manner within the policy, regulations, and the expected timelines.   **Previous Experience**  **Manager**- Operations Support, Operations Control Division  Sharjah Islamic Bank (March 2008 – Apr 2016)  Accountabilities  **1. Business Process:**   * Manage and ensure that the following transactions are completed efficiently in compliance to the risk factors:   -Correction of erroneous cross currency entries which normally involves parity figures of both currencies that need manual adjustment.  -Opening of Nostro& Vostro accounts in coordination with International Banking Division.  -Opening of sundry customer accounts.  -Trace and resolve the ATM failed transaction.   * Oversee the timely release of outgoing SWIFT and UAEFTS messages in coordination with Central Processing Dept., Treasury Operations, Trade Finance and Communication Center. * On emergency basis, completion of the centralized transactions assigned to Operations Support team. * Review SOP and guide enhancements on business requirements.   **2. Process Control &People Development:**   * Process analysis and embedding of controls over Operations Support Department’s daily activities. * Review the exception reports and rectify the issues based on the anomalies reported. * Monitor the process of suspense accounts reconciliation. * Co-ordinate with ITD and lead OSD Team involved in Project Assignments. * Conduct internal training sessions in coordination with Training Dept. as part of people development plan and conduct knowledge sharing sessions within the department.   **3. Process Improvement & Automation:**   * Authorize and sign Balance Confirmation Certificates upon scrutinizing the contents in coordination with Branch/RM and credit Administration department if any collateral security is held. * Evaluate and suggest process improvements with an objective to achieve better efficiency and control * Initiate automation for all possible processes where it can bring up better control and improve efficiency * Participates in Process Improvement efforts by recommending innovative changes, preparing proposals and lead/guide implementation of new/enhanced processes under the umbrella of the bank’s strategy.   **Previous Experience**  Emirates NBD, formerly known as NBD (Jan1995 – Aug2007**)**  1. Executive – Corporate Systems,  2. Manager – Centralized Clearing& Remittances  3. Asst. Manager – Central Operations |