

# Raazia Sheriff

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A results oriented, focused and customer centric Banker with over 19 years of Banking experience in diverse sectors. Has consistently produced unprecedented results with a proven track record of project managing complex transactions. Exceptional interpersonal and communication skills with expansive experience in managing clients and teams across the globe. Strong relationship management, consultative sales and complex negotiation skills.

## Skills

- Achievement focus
- Analytical thinking
- Leadership and developing talent
- Communication
- Client focus, networking & relationship building
- Strategic thinking
- Problem solving
- Results driven and oriented

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## Experience

**First Abu Dhabi Bank, United Arab Emirates**

**Dec 2018 – to date**

### Community Banking Specialist

Reporting to Branch Manager, as the first point of contact for Business customers (SME's) responsible for ensuring all customer service delivered is in line with the Bank's overall strategy. Accountable for ensuring all KPI's and targets for the department are met, including those related to TAT and SLA's, and accomplishment of all service and revenue objectives.

#### Key Responsibilities:

- Provide 'best in class' services for all business banking customers.
- All aspects of resolving customer complaints and queries, to aid customer retention.
  - Assist other departments in resolving all queries as needed.
- Identify business development opportunities and refer clients internally to the relevant department.
- Deal with branch clients proactively in order to reduce customer wait.
- Provide 360-degree coaching/training to bank associates and implement innovative ideas to promote teambuilding
- Process transactions accurately and efficiently in accordance with established policies and procedures.

**National Bank Of Abu Dhabi (NBAD)**

**Jul 2013 – Dec 2018**

### Community Banking Specialist

**May 2014 – Dec 2018**

As a result of a series of internal promotions, reported to the Branch Manager, responsible for

- Developing business relationships with affluent clients.
- Recommending banking products and banking deposit accounts.
- Collaborating with partners regarding development and implementation of cross-selling initiatives.
- Building strong rapport with both potential and existing clients.
- Assisting walk-in banking customers with financial transactions.
- Educating customers on the benefits of new products and account programs.
- Ensuring all policies/procedures and compliance with local Banking procedures and KYL legislation.

**Executive Assistant to Group Treasurer**  
**Office Manager, Group Treasury**

**Jul 2013 – May 2014**

Reported to the Group treasurer, key responsibilities were:

- Update, maintain and influence GT calendar and meeting attendance.
  - Confirm objectives for GT meetings, recommend participants and best approach
  - Develop backgrounders for GT prior to meetings
- Assist in project managing internal projects:
  - Plan and execute multiple, often quick-turnaround projects with minimal outside assistance and if necessary, oversee transfer of projects to other stakeholders within the organization
  - Attend meetings and work with executive team to ensure follow up
  - Update the GT of project status and variations from schedule, scope or budget
  - Work with Divisional and Functional Heads to align their actions and communications in support of agreed upon goals
- Business writing and communication:
  - Prepare follow up correspondence for internal and external meetings, as directed by the GT
  - Conduct fact checking and proofreading for all GT communications
- Internal Operational assistance:
  - Assist Divisional and Functional Heads to maintain KPI's and report to the GT
  - Engage in analysis on issues and opportunities that could impact the executive agenda and update the GT on such issues, supported with facts and recommendation
- All aspects of recruitment, including liaison with Agencies and arranging interviews.

**Abu Dhabi Commercial Bank (ADCB)**

**Oct 2012 – Jun 2013**

**Relationship Manger, SME Business Banking Group**

**Oct 2012 – Jun 2013**

**Customer Services Officer & Team Coordinator, Business Banking**

**Oct 2010 – Sep 2012**

Led the relationship banking team, to ensure all targets/KPI's are met, through the promotion of transaction banking services. developed and grew client relationships to meet the liability and fee income growth of the Bank. All aspects of overseeing the risk and compliance parameters for the Bank, and cross selling of products as needed to meet targets and KPI's.

Applied strategic sales and marketing techniques in sales and promotion of banking products; maintained good customer relations; and referred customer to appropriate staff for new services.

**Royal Bank of Scotland (RBS)**

**Dec 2008 – Oct 2010**

**Customer Relations Officer**

**Apr 2009 – Oct 2010**

**Customer Relationship Officer, Royal Preferred Banking**

**Dec 2008 – Mar 2009**

**United Bank Ltd (various roles)**

**Nov 2005 – Dec 2008**

**Emirates Bank International, UAE. ( Customer Services Officer, Call Centre)**

**Sep 2002 – Dec 2003**

**Faisal Islamic Bank (Relationship Manager)**

**Sep 2001 – Aug 2002**

**Citibank, Pakistan (Citi Phone Banker)**

**Jan 2000 – Aug 2000**

**ABN AMRO (Marketing Department) - Intern**

**1999**

**ANZ Grindlays (Corporate Banking) - Intern**

**1998**

**Citi bank (credit initiation department) - Intern**

**1997**

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## **Education/Professional Qualifications**

**Bachelor of Commerce – Year 1999**

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