

## Tanveer Azam

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DOB: October 26, 1981

### Summary:

Team management, target achievement of SME segment & identification of new market segments by putting business development strategies. Effectively identify customer queries and respond to their needs. Ensure execution and completion of client transaction on timely manner. Strong experience working productively within a dynamic, fast-paced team, Positive, energetic, organized and self-motivated individual with a strong initiative. Multiple tasks and priorities while demonstrating attention to detail, sound judgment and organization skills.

### Academic Qualification:

**M.Sc Economics & Finance, 2005**

International Islamic University, Pakistan

**B.Com Punjab University, 2001**

### Work Experience

**Unit Manager - Alliances- Liability Acquisition**

**Business Banking Unit, Noor Bank- Dubai**

**Since February, 2019 – March, 2020 – (Dubai)**

### Key Achievements:

- YTD incremental Liability by 130% with diversified portfolio of individual and corporate accounts in year 2019.
- Generated Revenue of 200% of our budgeted annual target from these accounts through Foreign Exchange, Trade and Investments products.

### Main Responsibilities:

- Managing a team of (Relationship Manager & Business Banker), responsible for liability acquisition relates to business entities developing, managing the portfolio and revenue over business banking unit with in UAE.
- Determine the account opening eligibility of clients as per Risk Acceptance Criteria set by the bank.
- Customer due diligence and KYC updates with compliance as per customer profile.
- Ensure onboarding of quality, profitable clients and perform proper due diligence appropriately whenever required.

**Relationship Manager - Liability Acquisition**

**Business Banking Unit, RAK Bank- Dubai**

**Since February, 2018 – July, 2018 – (Dubai)**

- Managing the portfolio of medium and large sized entities and revenue over business banking unit with in UAE.
- Business development through identification of potential business opportunities and establishing banking relation (borrowing & non borrowing& cross sell).
- Determine concentration risk in Bank Statements and seek proof of high value transactions.
- Successfully managed liability portfolio of AED 350mio and increased the portfolio volume by AED22mio within 3 months of time.

**Relationship Manager- Liability Acquisition-****Business Banking Unit, Noor Bank- Dubai****Since May, 2016 – January, 2018 - (Dubai)**

- Managing a team of 08 head counts (Assist Relationship Managers & Sr. Relationship Officer), responsible for liability acquisition relates to business entities developing, managing the portfolio and revenue over business banking unit with in UAE.
- Business development through identification of potential business opportunities and establishing banking relation (borrowing & non borrowing).
- Customer due diligence and EKYC updates with compliance as per customer profile.
- Manage all customers focusing on relationship management & up-selling/deep-selling/ cross selling other bank products Banca, Casa and Business Credit Card.
- Conduct regular reviews of existing portfolio and apply for top-up in line with the bank's credit policy to maximize earnings.
- Analysis of Financial Statements by applying financial ratios and analytical procedures to assess the cash cycle & cash inflows of the company and to determine the repayment capacity of the loan proposed.
- Analysis of Bank Statements to pull out inward/outward returned cheques, missing links, internal transfers & same day cash in/out transaction.
- Responsible for actively cross-selling and targeting new business in order to maximize the income contribution.

**Unit Manager- Commercial Banking Gulf,****National Bank of Abu Dhabi****May, 2015 – May, 2016****(Abu Dhabi & AlAin, Dubai)**

- Managed team of 10 head counts, responsible of lending to SME segments.
- Handling Business Loans, Asset Backed Finance (Commercial, Heavy, Medical Equipment's) Loan against POS Terminal and Corporate Credit Cards.
- Handling Asset /Liability products(Business Loans, ABF,POS Loan, VBCC) Dubai & Abu Dhabi
- Ensure proper handling of customer complaints, identify the causes and take corrective actions to resolve.
- Ensure adherence of all prescribed internal processes to achieve satisfactory Audit Ratings

**Relationship Manager-****SME- Business Banking Division, Abu Dhabi Commercial Bank****2008 – April 2015****(JAFZA- Dubai, Abu Dhabi & Al Ain)**

- Maintaining portfolio for business entities.
- Handling various operational correspondence by following AML & KYC policies
- Analysis of financial documents of companies for credit worthiness
- Prepare and obtain approval for proposals adhering to bank policies and to meet customer needs
- Take personal responsibility for the establishment and maintenance of key relationship leverage
- Provide professional and expert advice to ensure that business opportunity are realised
- Mobilizing resources and maintaining relationship / providing top quality service to key SME customers
- To ensure the delivery of quality service and a significant net business growth for SME business.
- To perform sales and related activities for existing and potential customers to achieve the assigned financial targets (including cross selling bank's products and services).
- Managing Internal and External customers to satisfy as per their expectations in line with ADCB Policy.

- To have business development, enhance relationships value and acquiring new-to- ADCB relationships within SME Segmentation.

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#### **Relationship Officer, SME Banking, Mashreq Bank**

**2007 – October'2008 (Abu Dhabi & AlAin)**

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- To facilitate the customers by giving facilities as per bank policy.
- Companies' current accounts opened as per prudential regulations.
- Deposit mobilization and achievement of liability and assets targets.
- Coordination with customers for generating more business.
- Updating and analysing MIS and suggesting solutions regarding overall productivity.
- Credit enquiries and submission of the same to the concerned department.
- Successfully maintained and increased client base by implementing strategic customer-retention projects.
- Responsible for posting standing orders; coordinating with credit department for inputting overdraft limits into the system; local inward and outward remittances.
- Handling and rectifying compliance issues.

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#### **System & Computer Skills**

- Flexcube, ICCS, MIS, Sentinel, CRM
- Business Objects, Banksysis, LAPS,
- MS Office, Siebel Financial Services (ITQAN)
- Computer Networking Environment ( Hardware/ Software)

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#### **Languages**

- English (Excellent)
- Urdu (Native)
- Kashmiri, Punjabi (Excellent)
- Arabic Reading (Excellent)
- Arabic Speaking( Minimum)

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#### **Reference**

- ✓ Mohammad Ifrahim Butt,  
Area Manager, Business Banking Division,  
ADCB, Abu Dhabi, U.A.E