

Javed Hyder

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I am a banking professional with almost 30 years of experience in Pakistan and United Arab Emirates. During my career I have dealt with all areas of banking with a specific focus on Consumer/Personal Banking. My expertise is in the areas of operations, sales and branch banking. I have managed large teams and also proactively managed the risk portfolio of the banks I have been associated with. In the recent past, I have actively managed and developed a portfolio of premium SME business customers ensuring high level of customer satisfaction, retention & growth.

Experience:

Vision Avenue Real Estate Brokers

March 2018 to Present

Manager Admin – Handling all office related issues such as:

- Hiring and Training teams according to the market requirement □ Managing all Bank related queries and issues.
- Actively involved in cost curtailing related matters to increase the profitability.

Branch Manager-United Bank Limited-UAE

June 2008 to 2017

Branch Manager heading a branch, I was managing a team of 18 and responsible for a portfolio consisting of 4,000 relationships with liability accounts of more than AED 400 Million. Team consisted of 10 personal bankers.

- Managed a CASA/TD deposit portfolio of more than US\$ 200M.
- Managed over 1000 depository relationships including SMEs & High Net Worth individuals.
- Assisted the retail Head in determining the bank's deposit mobilization strategy.
- Daily monitoring of large cash transactions.
- Cross-selling UBL Products & Services

In this role my key achievements are highlighted below

- Best Branch award achieved for the year of 2010, 2012, 2013 and 2016 pan UAE.
- Maximum deposit generated during the campaign for UBL Network Branch (Switzerland – Zurich) and won the tickets twice for Switzerland and Malaysia.

Operations Manager-United Bank Limited UAE

June 2000 to 2008

As the Operations Manager I was managing a team of 6 and my key responsibilities were as follows:

- To manage branch service delivery, providing excellent services to the customers.
- Maintaining a high standard of operational control/audit compliance.
- Supervision of all transactions including outward clearing and transfer.
- Ensuring internal control procedures are in place in the branch at all times
- Reporting of any problem (if it occurs) to Establishment Admin Department.
- Co-ordination with centralized units at H.O. regarding day to day activities.
- Responding to AML queries in a timely manner
- Leading, Coaching & supervising staff to deliver excellent services.
- Reviewing internal audit report with management and taking decisions upon results to correct/amend.

Personal Banking Officer-United Bank Limited UAE

1988 to 2000

As the Personal Banking Officer, my key responsibilities were as follows:

- Dealing with high profile customers of different nationalities.
- Implementing complaint handling procedures in line with the banking procedures.
- Sales including personal loans, credit cards, mortgages and SME.
- Liaison with different departments to execute all customer related transactions/issues. □
Follow up of Tezraftaar and NRP accounts with UBL Head Office Karachi.

In this role my key achievements are highlighted below

- Successfully led sales & service team in the absence of branch manager.
- Implemented high standards of customer service in the branch.
- Brought in sales of newly launched products by the bank.
- Winner of CASA Campaign 2013-14
- Winner of Core Deposit 2013-14

Training:

- Treasury 101
- FATCA- Compliance insights, AML/CFT, KYC policy
- Complaint Management Training
- Customer Service Excellence

Recognition & Awards

- Achieved “Master Class Performance Award” - 2013

Achieved “Outstanding Contribution Award” for NRP Banking - 2016

- Achieved “UBL Funds Manager Award” 2013, 2014 & 2015
- Recognized as 2nd Top performing Branch in Mutual funds sales 2016
- Achieved “Top Branch Award” in HYD Campaigns in 2010, 2012 and 2014

- Achieved “Top Branch Award” in CASA Campaigns in 2010, 2012, 2013 and 2016
- Recognized several times for active participation in all social events organized by the Bank.

Education:

- Bachelor of Arts - University of Karachi, Pakistan. (1990) □ MBA - University of Karachi, Pakistan. (1993)

Personal

- Nationality: Pakistani
- Full command on English, Urdu and Hindi.
- Having good expertise on MS office, Excel and PowerPoint.
- Successfully completed various trainings and courses on Business Enhancement Module, Active Customer Services, Managing Sensitive Portfolio, Audit, KYC and AML trainings.