

# Sanjay Elton Lobo

## Customer Service & Relationship Management Professional

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Gulf experienced management professional offering 25+ years of vast exposure within diversified industries in Customer Service, Complaints Management, Relationship Management and Administration.

Consistently demonstrated excellent skills in meeting with multicultural customers, delivering service at the highest quality standard, ensuring customer satisfaction and performing effectively under work pressure.

Dynamic and resourceful team leader with excellent communication, analytical, presentation, problem solving, time management, and leadership skills.

Seeks a challenging role to maximize the potential of gained experience and management skills.

### Strengths

- ✓ 18+ years of rich Gulf experience
- ✓ Expertise in Relationship Management
- ✓ Excellent Customer Service Skills
- ✓ Customer Problem Assessment & Resolution Skills
- ✓ Strong Verbal & Written Communications skills
- ✓ Expertise in IVR Design & Implementation
- ✓ People Management & Leadership Skills

### Qualifications

**Six Sigma Green Belt Certified**, Motorola University, USA

**e-CRM – Customer Relationship Management**, Algonquin College Ontario, Canada

**Bachelor of Science**, Sikkim University, India

**Certified Call Center Agent**, Global Training Center, Emirates Bank Group

**Certificate in Communication Skills, Call Handling, Telephone Competency, Banks Products & Procedures**

**Diploma in Computer Sciences D.C.S. Course**, Cambridge Univ. of Distance Educ. Cambridge, UK

### Achievements

- ✎ Designed & Implemented the IVR for all LOB within MAF Finance Contact Center, namely Najm & Corporate Credit Card, Prepaid Card, Remittance & Personal Loans IVR.
- ✎ Initiated various projects within ENBD to enhance key SLAs with the Operations Team, also formulated and effectively introduced projects with AED 6 Million annual saving such as: Empowerment of agents in the call centre by Virtual Bank project with annual savings of AED 1.2 Million; Activation of debit cards over IVR with yearly savings of AED 1.72 Million; Emirates NBD Numbering Strategy with annual savings of AED 3 Million.
- ✎ Effectively handled project life cycles from pilot implementation, migration and ramp up to large scale system and process executions.
- ✎ Initiated business continuity planning as part of Service Delivery Team of Call Centre for inbound/outbound centres in Dubai, UAE.
- ✎ Bestowed with Certificate and Lunch with the CEO, Mr Rick Pudner for the excellent performance in 2010 at Emirates NBD Group.

### Experience

⇒ **Majid Al Futtaim Group, Dubai, UAE ([www.maffinance.com](http://www.maffinance.com))**

Majid Al Futtaim Finance is a consumer finance company that currently issues Najm Visa, Najm JCB and Prepaid Cards in the UAE.

**Assistant Manager – Call Center & Operations**

**July 2012 – March 2017**

⇒ **Emirates NBD Group, Dubai, UAE (www.emiratesnbd.com)**

Emirates NBD is a market leader across core business lines, it is the leading retail banking franchise in the UAE, with over 141 branches and over 740 ATMs / Cash Deposit Machines spread across the UAE. The Group is also a major player in the corporate banking arena.

**Assistant Manager** – Projects & Complaints

**Assistant Manager** – Operations

**Team Leader** – Operations

**Call Center Agent**

**Nov 2008 – May 2012**

**Oct 2007 – Nov 2008**

**Feb 2005 – Oct 2007**

**Jan 2002 – Feb 2005**

## Areas of Expertise

### Customer Relationship & Complaints Management

- ✎ Extensive experience in handling a large client portfolio and process financial transactions for high net worth individuals and institutional clients.
- ✎ Build awareness among customers with special emphasis on flexibility, ease of operations on the diversified range of products to meet client needs.
- ✎ Vast experience in interacting with various parties such as VIP's, high net worth and corporate clients ensuring excellent service is provided at all times to generate pipeline for referral business.
- ✎ Achieved delivery and service quality, establish credibility, loyalty, and obtain market share.
- ✎ Skilled in relationship management for business retention and developments.
- ✎ Deal with and resolve grievances, complains and queries.
- ✎ Perform Root Cause Analysis on defects and variations and provide solutions.

### Administration

- ✎ Handle administration, office management, business management, public relations and coordinate related duties in the organization; ensure smooth functioning of departments in managing daily transactions.
- ✎ Attend to general inquiries and provide information on company services; excellent customer service through prompt resolution of issues and concerns.
- ✎ Prepare memorandum, business correspondences and business letters while maintaining files of confidential documents and other highly sensitive company records.
- ✎ Preserve proper records of incoming and outgoing correspondence, file documents and letters systematically, and keep all assigned files up-to-date.
- ✎ Liaison and coordination with internal and external parties for events, meetings, travel arrangements.

## Proven Job Role

### Assistant Manager – Contact Center & Operations, Majid Al Futtaim Finance

- ✎ Responsible in designing and launching of MAF Finance Credit Cards IVR in 2013 & Corporate Credit Card, Prepaid Card, Remittance & Personal Loans IVR – 2015 – 17.
- ✎ Supervising a team of 10 Operations Specialists and managing a team responsible for End to End Credit card processing and operations.
- ✎ Identify automation opportunities, Formulating, managing projects and enforcing call centre/ operations BAU including process improvement projects.
- ✎ Accountable for end to end managing of assigned complaints for escalation to HOD.
- ✎ Performing Root Cause Analysis on Top volume defects and variations.
- ✎ Back-office Business transformation (Credit Cards and Prepaid Cards)
- ✎ Complaints resolution on Credit Cards & drive Service excellence within the unit
- ✎ Ensure all service requests are processed within agreed TAT as per SLA

- ✎ Stakeholder Management, Monitoring Key Metrics and Operational Risks, Process control
- ✎ Support IT teams on User Acceptance Tests pertaining to Internet Banking / Third Party system enhancements / automation
- ✎ Report Operational losses, near miss and issues to HOD
- ✎ To identify & report all exceptions on non-compliance with standard controls & inherent weaknesses in standard controls / procedures

#### **Assistant Manager – Projects & Complaints, Emirates NBD Group**

- ✎ Responsible in designing and launching of Emirates NBD IVR in 2009 and Advanced IVR 2010.
- ✎ Supervising a team of 15 Complaint Specialists and managing a team responsible for checking Account Opening documents along with KYC.
- ✎ Formulating, managing projects and enforcing call centre BAU including process improvement projects.
- ✎ Accountable for end to end managing of assigned complaints for escalation to HOD.
- ✎ Performing Root Cause Analysis on Top volume defects and variations.

#### **Assistant Manager – Operations, Emirates NBD Group**

- ✎ Administered operations team consisting of 100 agents and 6 team leaders in determining daily set of key business objectives with key business indicators such as Service Levels, Overall Customer Satisfaction, Efficiency Performance, Quality Performance, Schedule Compliance and Employee Satisfaction.
- ✎ Ensured process improvement efforts that resulted to improvement of client's experience and operational efficiently by closely working with other departments.
- ✎ Spearheaded and guided all frontline supervisors.

### **Previous Employment**

<b>Executive Assistant to Director – Marketing &amp; JMD</b> Royal Palms Golf & Country Club, Mumbai, India	<b>Mar 2001 – Oct 2001</b>
<b>Boutique Manager</b> <b>Sales Executive</b> Premiere Jewels (I) Pvt. Ltd, Tanishq Boutique, Mumbai, India	<b>Jun 2000 – Jan 2001</b> <b>Aug 1999 – Jun 2000</b>
<b>Manager – Sales – Western Region</b> Palacegate Marketing Pvt. Ltd, India	<b>Jun 1997 – Jul 1999</b>
<b>Sales Executive</b> Magus Marketing Pvt. Ltd, India	<b>Mar 1996 – Jun 1997</b>

### **Professional Development**

- ✎ Money Laundering: Counter Measures, Anti-Money Laundering – CBT Program, Dec 2011
- ✎ Banking Operations – Remittances, Jun 2011
- ✎ Banking Operations – Accounts, Jun 2011
- ✎ Breakthrough Customer Service (Sharjah), May 2010
- ✎ Coaching for Performance, Apr 2010
- ✎ Finacle Training – EBI, Mar 2009
- ✎ Customer Relationship Management, Apr 2008

### **IT Skills**

Proficient in MS Office Suite, Internet & E-mail Applications

## Personal Details

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Nationality : Indian  
Date of Birth : 18<sup>th</sup> June 1973  
Marital Status : Married  
Visa Status : Employment Visa  
Driving License : India + UAE + International  
Languages : English & Hindi

## References

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- **Mr. Leslie Noronha**  
Associate Vice President – Strategic Outsourcing and Vendor Management  
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