



Syed Nadeem Naqvi

Customer Relations Manager



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Abu Dhabi, UAE

PROFILE

A seasoned professional with 30 years of experience in banking, specializing in customer relationship management, sales, and operations. Proven track record of driving business growth through proactive sales, cross-selling, and exceeding targets. Highly skilled in managing customer accounts, ensuring compliance with banking policies, and delivering exceptional customer service. Adept at training and mentoring teams, handling high-pressure situations, and maintaining branch operations efficiency.

EDUCATION

MSc. in Statistics, *University of Karachi*
1992

Post Graduate with 1st Division

BSc. in Mathematics, Physics, Statistics,
University of Karachi
1987

Graduated with 2nd Division

PROFESSIONAL EXPERIENCE

Customer Relations Manager,
Abu Dhabi Commercial Bank (ADCB)

06/1995 – 01/2025

Sales & Customer Service

- Proactively sold banking products, including personal loans, credit cards, and savings accounts, to new and existing customers.
- Built and maintained strong customer relationships through cross-selling and needs-based selling.
- Converted walk-in customers into long-term clients by offering tailored financial solutions.
- Led customer retention efforts by conducting interviews to address concerns and improve service.
- Conducted outbound calls to prospects, successfully promoting ADCB products and services.
- Participated in branch sales campaigns and exceeded individual and team sales targets.
- Provided seamless customer service by educating clients on digital banking solutions like ATMs and call centers.
- Ensured an exceptional banking experience by monitoring service quality across departments.

Operations & Compliance

- Supervised front and back-office operations, including account management, cheque book issuance, and ATM card operations.
- Evaluated, processed, and approved retail loan applications (Personal, Auto, and Agriculture) in centralized and decentralized environments.
- Managed credit card processing and approvals (MasterCard & Visa).
- Conducted periodic reviews on non-performing loans and credit card accounts to mitigate risk.
- Ensured strict adherence to bank policies, compliance regulations, and risk management procedures.
- Reconciled internal and suspense accounts to maintain financial accuracy.

- Handled audit queries and implemented audit recommendations for process improvement.
- Provided on-the-job training to new hires and existing staff to enhance operational efficiency.

Branch Operations & Leadership

- Assisted in managing branch operations, ensuring compliance with risk and security protocols.
- Acted as a backup to the Operations Manager in a high-traffic mall branch.
- Maintained high service standards by streamlining branch transactional processes and service delivery.
- Coordinated with internal departments to resolve branch system issues and enhance workflow efficiency.
- Managed work pressure effectively, handling complex customer situations with professionalism.

Acheivments:

- Consistently exceeded monthly and yearly sales targets, contributing to a significant increase in branch revenue.
- Successfully retained high-value customers by addressing their concerns, improving retention rates.
- Trained and mentored new hires, improving overall team efficiency and customer service standards.
- Maintained a high compliance rating with zero audit discrepancies over multiple years.
- Enhanced customer satisfaction scores by implementing service improvements and personalized banking solutions

AWARDS	
Certificate of Appreciation, ADCB In recognition to the dedication and commitment to work	
Certificate of Commendation, ADCB Commended for exemplary customer service by multiple customers	
Champion of the month, ADCB Issued by Head of Islamic banking award	
Gold Star Hall of Fame, ADCB For outstanding achievement in Personal Loans Branch Contest	

LANGUAGES	
English	● ● ● ● ●
Urdu	● ● ● ● ●
Arabic	● ● ● ● ●
COURSES	
Fire Warden Training, <i>Marshal Fire Safety Training & Consultancy</i>	
Highfield Level 3 in Emergency First Aid, <i>Marshal Fire Safety Training & Consultancy</i>	
Sharia Islamic Banking, <i>E-learning</i>	

SKILLS	
Software Skills: MS Outlook, MS Word and MS Excel. Experience on the following system : Windows 95 & 98, Windows ME, Windows XP, Windows 8, Windows 10 and Windows 11.	
Customer Service & Sales: Relationship Building Client Needs Assessment Persuasion & Negotiation Customer Retention Communication & Active Listening	
Banking & Compliance: Attention to Detail Risk Management Problem-Solving Compliance & Policy Adherence Financial Analysis Time Management	
Leadership & Operations: Teamwork & Collaboration Leadership & Mentoring Conflict Resolution Decision-Making Adaptability Multitasking Stress Management	