

# IDHAYATHULLAH S HAMEED

Contact: +971-50-2357099

E-Mail: [indhayaa11@gmail.com](mailto:indhayaa11@gmail.com)



## PROFESSIONAL EXPERTISE AREAS

<ul style="list-style-type: none"><li>✓ <b>Client Services Elite &amp; Private Banking</b><ul style="list-style-type: none"><li>▪ Fund Transfers Processing</li><li>▪ Customer correspondence</li></ul></li><li>✓ <b>Wealth Operations</b><ul style="list-style-type: none"><li>▪ Transactions Processing</li><li>▪ Investment Deals Processing</li><li>▪ Security Transfers</li><li>▪ Helpdesk Management</li></ul></li><li>✓ <b>ATM and CDM operations</b><ul style="list-style-type: none"><li>▪ Vendor Management</li></ul></li></ul>	<ul style="list-style-type: none"><li>✓ <b>Consumer Banking Operations</b><ul style="list-style-type: none"><li>▪ Account Opening/Closure</li><li>▪ Account Maintenance</li><li>▪ Transactions Monitoring</li><li>▪ Risk and Data Management Centre</li></ul></li><li>✓ <b>Branch Operations</b><ul style="list-style-type: none"><li>▪ Fund Transfers &amp; ICCS</li><li>▪ Cheque Returns Monitoring</li></ul></li><li>✓ <b>UAT/BRD &amp; Systems</b><ul style="list-style-type: none"><li>▪ Project Management</li></ul></li></ul>
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## PROFESSIONAL PROFILE

- ❖ Offering more than 13 years of professional experience in the Consumer Banking Operations from FAB.
- ❖ Strong analytical, planning, time management and people management skills, combined with the ability to coordinate the efforts of the team and lead the team to accomplish organizational goals.
- ❖ Capable of implementing creative and innovative ideas for successful product applications and system development.
- ❖ Sound knowledge of AML policies and prescribed procedures of CBUAE for due diligence of KYC information.
- ❖ Remarkable experience in customer identification and verification of documents to ensure authenticity.
- ❖ Capable of reviewing complex ownership structure and identify the (UBO) Ultimate Beneficial Owner of the account.
- ❖ Sincere, diligent and self-motivated personality with high concentration and robust energy.
- ❖ Proficient and productive work ethics without supervision.

## ACHIEVEMENTS

- ❖ Achieved "GO TO Colleague award" in 2019.
- ❖ "Rehearsal champion award" for UAT on system integration during FGB & NBAD merger.
- ❖ Managed processing of high volume of account opening requests with accuracy and attention to detail within the TAT, without compromising on discrepancies.
- ❖ Balanced the requirements of the Business Unit and our department's commitment as per the (SLA) Service Level Agreement and the (SOP) Standard Operating Procedures of our bank.
- ❖ Achieved Process Improvement Champion Award (**BRAVO**) for the year of 2015 & 2016.
- ❖ Appreciated for timely completion of work and valuable contribution to the productivity of the department during the appraisal for 2014.
- ❖ Successfully achieved upgrade of the **Core Banking** system **T24 Conventional and Islamic** instance. This was a cohesive effort provided to IT that enabled them to achieve their targets.
- ❖ Successfully completed the **UAT** for launching new product Accounts. For required System enhancement, suggested effective changes, raised **BRD** and ensured successful system GO Live.
- ❖ Also performed the tasks of an Operations processor and **ICCS** processor for all the branches of the bank. Provided guidance and quality support to the branch staff to ensure a seamless process. Managed the high volume of work and completed the assignments within the TAT.
- ❖ Appreciated by senior management for my valuable contribution in maintaining a high level of accuracy in processing and eliminating customer complaints to provide excellent customer service at branches.
- ❖ Achieved "Performance Recognition award" in 2013 for efficient output and excellent customer service.

**FIRST ABU DHABI BANK**  
**Specialist**

➤ **ELITE AND PRIVATE BANKING CLIENT SERVICES:**

**From Mar 2019 till Date**

- Handling fund transfer requests efficient and accurate in a fast-paced environment and adhering to internal controls and procedures for high profile customers.
- Ensuring the client requests are processed on the bank's books are in compliance with the UAE Central Bank guidelines and Bank's policies and procedures.
- Responsible for ensuring customer requests are validated, captured and maintained in a professional, accurate and meaningful manner.
- Ensure that operational activities are executed within allotted budget and timelines.
- Conduct regular operational reviews and audits and undertake preventive maintenance.
- Provide guidance to staff in resolving operational issues and problems. Delegate tasks to members of the operations team.
- Collaborate with other team leaders to develop best practices for improved productivity and efficiency across consumer banking operations.
- Maintaining and updating training materials for the team.
- Implements departmental policies, systems, and procedure to deliver a quality and cost-effective service.

➤ **WEALTH MANAGEMENT OPERATIONS:**

**From Jan 2015 till Mar 2019**

- Handling Account Opening, Customer Account Maintenance and Account Closures for Wealth clients Singapore business as per MAS regulations.
- Ensure strict adhering to all requirements of KYC/AML/FATCA/sanction regulations issued by other reporting regimes for all clients' investments execution process.
- Handling Security transfers In /Out and coordinating with corresponding banks for settlements.
- Coordinating with custody operations for Trade settlements and Transfer settlements.
- Reconciling and performing corporate actions in Alpha/ manually based on custody confirmations.
- Ensuring custody accounting entries are passed post stock obligation as per TED confirmation.
- Review SOP periodically, for any changes in the process and documentation.
- Manage the daily activities including on boarding of new clients and processing of investment deals after thorough scrutiny and quality check.
- Processing and execution of various investment products like Bonds, Mutual Funds, NRE deposits, etc.
- Fund transfers to providers, corresponding banks and customer's account & reconciling the reports regularly.
- Carefully manage the bank's susceptibility to fraud risks while processing the deals and preventing fraud and minimizing the risk associated through early detection and provide reports to higher management.
- Work collaboratively with all major stakeholders including Sales teams, Credit department, Products teams and providers to ensure the timely processing of various investments within the TAT.
- Identify the technical and financial discrepancies on the cheque/account and co-ordinate with RM (Relationship Manager) / UH (Unit Head) before taking the action on ICCS referral for Wealth Customers.
- Independently handle the Wealth Investments Helpdesk, which is the SPOC for all internal & external clients.
- Coordinate with other units and departments for new business initiatives, working on BRD, UAT, Implementation and continuous system testing.
- Active key member of handling Dept. Internal and External Audit.
- Handling KRI and Incidence reporting (LDM) for the unit. Provide periodic MIS to senior management.

➤ **CONSUMER BANKING OPERATIONS: (Senior Officer)**

**From July 2007 till Jan 2015**

- Process Account Opening, Customer Account maintenance and Account Closures for requests received from all Consumer Banking Units (SME, Wealth Management, Bancassurance, and Staff)
- Risk Screening of NTB and existing customers by using NORKOM, BBL system against the sanctions list of OFAC (Office of Foreign Assets Control), EU, UN, World Check and CBUAE.
- Due diligence performed from AML and Compliance perspective to verify customer identity.

- Account Opening Form/KYC documents, income documents and ownership documents for business accounts reviewed completely and verified if genuine.
- Issuing Cheque book and Debit card for requests. Monitoring of Dormant/ Inactive accounts and transactions.
- Regular follow up conducted for accounts opened with exceptional approval to ensure regularization.
- Supervised the scanning of all documents received from the Business Units in an organized and controlled manner to ensure adherence to the agreed TAT.
- Manage the warehousing of all customer account related documents and Coordination with DMC (Data Management Center) to retrieving customer files for audit review.
- Performed UAT for Debit Card migration project and required testing features. Assistance provided to branches in issuing debit cards.
- Daily Reports generated for accounts opened, signature scanned, cheque book and debit card issuance, accounts closed, discrepant accounts etc. Preparing weekly and monthly MIS reports for senior management.

➤ **BRANCH OPERATIONS:**

- Fund transfers to customer accounts, within and outside UAE.
- Monitoring Cheque returns. Handling issuance of MC's.
- Handle Outward and inward cheque deposits/ clearing through ICCS system.
- Reconciliation on the cheque received and lodged on the system.

➤ **ATM AND CDM SUPPORT:**

- Managing replenishment and maintenance of all the ATMs & CDMs by coordinating with branches, different departments and Vendors.
- ATM reconciliation, entry booking of cash loading/unloading and excess/shortage.
- Cash assessment /monitoring. Checking of daily logs and electronic journals of ATMs and CDMs.
- Preparing and analysis of daily report for POS and ATM transaction declines.
- Handling of complaints pertaining to Debit card and ATM transactions.
- Monitoring of suspicious debit card transactions to detect and stop possible misuse.
- Cash Withdrawal from CBUAE, for the branches. Arrange CBUAE Cash deposit for vendors (Transguard/G4S).

➤ **Key IT Projects:**

- Performed Smoke Testing and Scenario preparation for Business as part of FGB & NBAD merger.
- Participated in System Upgrade of the T24 Conventional & Islamic Core Banking instance.
- Played a pivotal role in the up-gradation of Wealth Management System (Alpha) Miles Software on Core Banking T24 upgrade.
- Design and Execution of test case scenarios.
- Performed UAT for Debit Card migration project and issued new cards for existing customers.
- Initiating BRD and Performing UAT for new launching products and system developments and ensure completion successful system GO Live.
- Suggested system enhancement changes to create new module in document tracker system (FGBApple) for Wealth Unit, performed UAT, highlighted required changes, and ensured system live successful.

#### EDUCATIONAL QUALIFICATION

- **2010 - Master of Business Administration (MBA - Marketing)**  
Sikkim Manipal University – Abu Dhabi, UAE
- **2003 – Bachelor of Science (BSc, - Computer Science)**  
Bharathidasan University – Tiruchirappalli, India

#### TRAINING & CERTIFICATION

- Certified **Lean Six Sigma** - Green Belt in 2016.
- **AML Training** at First Gulf Bank Academy.
- First Gulf Academy on **Retail Products** at First Gulf Bank.
- Awareness in **Fraudulent Transactions** Course.
- **Business Continuity Plan** at First Gulf Bank Academy.

#### PERSONAL DOSSIER

- Birth Date : 11<sup>th</sup> April, 1982
- Nationality : Indian
- Marital Status : Married
- License : Valid UAE Driving license
- Languages : English, Tamil and Hindi