

# MOHAMED SHAHID

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## ***Core Competencies***

Sales & Business Development ~ Customer Relationship Management ~ Team Management ~ Operations

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## **Profile at a Glance:**

- ⇒ A dynamic Banking Professional with **over 14 years** of insightful experience in Banking & Finance sector.
  - ⇒ Adept in sales, customer relationship management, team management, operations and product management.
  - ⇒ Expertise in relationship management, contributing towards improved financial performance, heightened productivity and enhanced internal controls.
  - ⇒ Keen communicator with ability to relate to people across all hierarchical levels, liaising with various organizations & forging strong relationships with key clients.
  - ⇒ Ability to support and sustain a positive work environment that fosters team performance with strong communication and relationship management skills.
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## **PROFESSIONAL EXPERIENCE**

### **KMY Properties, Abu Dhabi - UAE** **Partner (Jan 2015 - August 2017)**

#### **Select Highlights:**

- Managed the bank finance requirements of the customers, liaising with various banks for providing the best suitable mortgage finance solution to the customer.
- Liaising with property evaluators & legal experts.
- Management of day to day activities of the agency.

### **Al Masraf, Abu Dhabi, UAE** **Sr. Officer - Product Development (Jan 2014 - Sep 2014)**

#### **Select Highlights:**

- The position reporting to the Head of Products; a new unit created to redevelop the Retail Banking Products, required to support the Product Development Manager in conceptualizing, proposing, launching and promoting Retail Products.
- Assist the Head of Products in developing and implementing the business strategy including idea generation, competitor analysis, credit policy development, process flows and product roll-out.
- Identified, tied up and set the process flow with new Group Life Insurance Provider for coverage of retail loans.
- Identified and tied up with external Property Valuers for valuation of Residential Mortgage property.
- Identified and tied up with External Field Verification Agency for verification of self-employed clients.
- Development of new account opening & loan application forms.

- Assist Head of Product in proposal evaluation for finalizing new vendor for credit card operation system.
- Liaise with departments to implement agreed changes in the processes related to products.
- Training of customer service/ sales agents and contact center staff.
- Working closely with Credit Underwriting in implementation of loan origination module.

**Al Masraf, Abu Dhabi, UAE**  
**Team Leader - Credit Card Sales (March 2008 - Dec 2013)**

**Select Highlights:**

- Responsible for managing a sales team of 15 members to promote and sell the Credit Card product and cross sell other retail asset products such as Personal Loan, Auto Loan as well as Liability Products such as Accounts, Deposits and Banc assurance.
- Successful in creating the first Direct Sales Team for the bank and help inculcate a sales culture across various levels of the organization.
- Led, managed and trained the sales staff and identified new opportunities for business expansion.
- Analyzing competition and knowing the local market position on an ongoing basis and realign sales strategies to attain competitive edge.
- Continuous hiring of sales officers to meet the required strength.
- Maintain high approval rate and minimum decline ratio. Ensure application return ratio should always decrease.
- Determining training needs of sales officers and conducting suitable programs to enhance their sales, operational and compliance efficiency leading to increased productivity.
- Work closely with credit and credit administration to improve the process.

**Emirates NBD, Abu Dhabi, UAE**  
**Assistant Team Leader - Credit Cards (Dec 2003 - Feb 2008)**

**Select Highlights:**

- Appointed as Sales Representative and was promoted as Assistant Team Leader.
- Managed the credit card sales team along with achieving individual sales target.
- Set the sales target for the month and breaking it down to individual target for each member and led sales team to achieve the set business targets.
- Planned and lead implemented promotions/campaigns whenever introduced.
- Team guidance at frontline levels
- Introducing new payroll accounts for the bank.
- Enhanced the customer base through cross selling of personal loan & auto loan product.
- Maintained a high approval rate on submitted applications.

**ICICI Prudential Life Insurance, Mumbai**  
**Financial Services Consultant (May 2002 - May 2003)**

**Select Highlights:**

- Involved in selling the company's insurance products and retirement solution through their BANCASSURANCE channel partners.
- Identified prospecting potential clients seeking investments, explaining the insurance requirement and structuring an investment program best suited to them.
- Trained and developed branch staff and motivated them to generate business.
- Successfully shifted from the traditional guaranteed endowment plans to market linked insurance plans.

**Focus Consultancy, Mumbai (Business Associate of Citibank  
Business Development Executive - Merchant Services (July 1999 - April 2002)**

**Select Highlights:**

- Managed a set of merchant relationships with the aim of increasing the banks acquisition portfolio.
- Persuaded the merchant partners for routing the credit card payments through the Citibank POS terminals based on strong relation management skills.
- Introduced new merchants and converting existing ones to processing their business through Citibank POS terminals.
- Serviced the existing merchants by ensuring their issues are handled in timely manner.
- Assisted the marketing team for implement various promotions, offers & tie-ups with the merchants for the bank's credit card customer base.

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**PERSONAL DETAILS**

<b>Education:</b>	Bachelor of Commerce, Rizvi College, Mumbai University, India (1998)
<b>Date of Birth:</b>	6 <sup>th</sup> October 1976
<b>Languages Known:</b>	English, Hindi and Arabic (basic).
<b>Marital Status:</b>	Married
<b>Driving License:</b>	Holding valid UAE driving license.

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