



Nida Kiran

Nationality: Pakistani

Gender: Female

CONTACT

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ABOUT ME

As a highly motivated individual, I am driven by a strong sense of determination and a positive attitude towards personal and professional growth. I thrive on challenges and am committed to continuous self-improvement.

WORK EXPERIENCE

SUMMARY

With over 9 years of experience in the retail banking and back-office operations of the Multi-National Bank " Standard Chartered Pakistan" and Pakistan's Leading Islamic Bank " Meezan bank Limited", I am a highly skilled professional with a proven track record of managing multiple executive schedules and delivering exceptional customer service.

I am adept at multitasking and can handle various responsibilities such as customer complaints, sales tasks, and service operations with ease. As an experienced and motivated professional, I am now seeking new opportunities to leverage my skills and experience in a dynamic and challenging environment of United Arab Emirates.

07/2023 – 04/2024 Dubai, United Arab Emirates

Sales Executive Al Malomat Center- Sales Agent For Emirates Islamic Bank

- My primary task was to increase credit card customers.
- I met customer face-to-face and I was also responsible for achieving daily and monthly sales targets.
- I usually visited 25-30 customer and I made 100-150 calls on daily basis.
- I had a great emphasis on service quality and I am customer-driven.
- I conveyed brand information to customers and responded to questions/inquiries that arise.
- I updated and managed contact database with accurate profiles, notes, and relevant information.
- I undertook training on the firm's markets and products, and improve on selling skills.

11/2022 – 06/2023 Karachi, Pakistan

Personal Banking Manager Meezan Bank Limited

- I was responsible for acquiring, developing and maintain customer relationships in order to active sales targets.
- I lead sales, service and operation teams. The sales team was directly reporting to me.
- I have worked as a backup of Branch Manager, managed all his managerial tasks along with the daily challenges.
- I have achieved cross sales targets of products e.g. Car financing, House Financing, Investment products like Kafalah and Mutual funds with other consumer products of Meezan Bank Limited.
- I have also worked as a "Commercial Banker " in the absence of branch manager, I used to do below tasks;
 1. Managed corporate, government or institutional accounts, offered financial advice tailored to a client's specific needs,
 2. Supplied credit products, such as term loans, cash management services.
 3. Syndicated facilities and revolving lines of credit.
 4. Issued deposit products, such as checking and savings accounts.
 5. Provided treasury management services, such as disbursement, fraud prevention and fund collections.
 6. Developed, negotiating and closing commercial loans.
- Managed operational risk, including identification, assessment, mitigation and controls.
- Provided financial planning and investment advices to customers.
- Maintained the error-free call sheets of customers details on daily basis as per bank's requirement.
- Provided guidance and training for branch staff to enhance their knowledge on specific products as well as to ensure full compliance of regulatory requirements and internal standards.

Branch Sales and Service Executive Standard Chartered Bank

- I held the position of Sales and Service Executive at the "B8" grade and achieved the sales and service targets of the branch.
- Managed the branch's assigned portfolio and I grew my portfolio by 20% MoM (Month-on-Month) in both conventional and Islamic products and services of the bank.
- I personally met with clients and provided services based on their requirements and maintained the Sales MIS (Calls, Prospects, Attritions, Business Done, etc.).
- Created and converted bank accounts, term deposits, investments, payroll, credit and debit cards, auto loans, mortgages, and opened current account and savings accounts (CASA).
- Built and deepen relationships with existing Priority Customers (Premium segment) to achieve increase in share of wallet and revenues.
- Along with reducing hard holds (HHC/HHP), I also focused on removing other hazards, such as BNP, BNR, PNT, CAC, ADR, RTU, and temporary dormancy risk.
- Since the SCB is an international bank, I frequently worked online with its various branches throughout the world, including those in Dubai, India, Malaysia, and London.
- Serving consumers as best I could be my main objective! I routinely responded to complaints and resolved issues in accordance with bank regulations by adhering to KYC, AML, and compliance guidelines.
- Helped clients with their requests and transactions through Alternative Distribution Channels, such as Phone Banking, ATM and Online Banking, Cash Deposit Machine (CDM), Cheque Deposit Kiosk (CDK), SMS alerts, and E-statements enrolments, thereby advancing the bank's digital agenda.
- I have previously worked with the treasury team and a number of foreign and domestic partners to manage the processes for both domestic and international remittances.
- Worked as the Branch Manager's backup while he was away, handling all of his managerial responsibilities and dealing with day-to-day difficulties.
- Possessed comprehensive knowledge of the clientele's characteristics, assets both inside and outside the bank, and their demographics and psychographics.
- As the Bank's primary point of contact for its High-Net-Worth clients, I was responsible for coordinating events and activities to foster growth and collaboration with the wealth management and product teams.
- Established strong synergy with partner units/groups through active and collaborative undertaking resulting in successful cross-sells.
- I developed and sustained long-lasting relationships with customers.
- Ensured full awareness of all policies and procedures issued in relation to money laundering prevention and KYC.

Client Service Executive Standard Chartered Bank

- Met the branch's service goals while delivering great customer service to both existing and new to bank (NTB) clients and helped branch to grow its portfolio by 30% YOY.
- Lead service training and service storming sessions in the branch.
- Built stickier relationships with existing customers through regular visits and reviews of their financial condition in order to maximize and expand business prospects.
- Provided a high-quality and holistic service with prompt completion of customer service request.
- Worked as a Branch Sales and Service Officer. I performed below tasks:
 1. Performed Cash transactions and also made pay orders.
 2. Looked after the process of Dropbox on daily basis including cheque collections and complaints letters.
 3. Processed Stop Payment of Cheques.
 4. Performed duties as the Locker Custodian.
 5. Worked for Standing order instructions: received, verified and sent the batch as well as did tracking, proper handover to Branch Operation Manager (BOM) or Branch Service Manager (BSM) for completion of process.
- Handled all branch correspondences face-to-face and through CRM (Customer Relationship Management) software.
- Issued bank statements, certificates of balances, maintenance and tax, audit reports and opinion letters.
- Attended to court orders and other legal and regulatory issues also processed claims on deceased accounts.
- Followed up suspected fraudulent transaction (Disputed debit or blocked funds).
- Looked after the Customer Complaint management (CEMS) - end to end.
- Scanned customer instructions to the HUB Via CEMS , eFlow and eOps.
- Processed account closing instructions: receipt of instructions, verification, zerorising of balances batching and tracking completion.
- Also worked for other customer instructions: receive verify and batch as well as tracking, proper handover to BSSO/BOM/BSM for completion of process.
- Looked after the destruction of cards and cheque books for accounts closed jointly with BOM/BSM/BM.
- Received instructions from customers, record and distribute appropriately, with handling telephone enquiries.
- I was a Custodian to cheque books, visa cards, unpaid cheques and subsequent issuance to customers upon proper identification.
- After resolving the many unclaimed account issues at the State Bank of Pakistan, the customers received their unclaimed money back into their accounts.
- Managed inventories for the branch. I maintained and updated supplier information such as qualifications, delivery times, product ranges, etc.

10/2014 – 07/2017 Karachi, Pakistan

Officer Collections Standard Chartered Bank

- After one year of effectively serving in the risk department, I was promoted after demonstrating my abilities in a respectable manner.
- I become an expert in minimising charge-off accounts and safeguarding the bank's assets.
- It was a rigorous target-based job, and I consistently met my goals.
- I worked for ready cash, mortgages, credit cards, personal loans, and auto loans.
- I worked with delinquent accounts and attempted to collect payment from the debtors.
- I collected debts on behalf of my bank.
- Led the team in the absence of my manager.
- I also worked as the MIS coordinator in position of officer collections.

04/2013 – 05/2014 Pakistan

SEO Link Builder Nano Soft Technologies Pvt. Ltd

- I have worked by all tactics of SEO for making link building including file management, email marketing and content writing on random topics and used to give presentations.
- Identified and acquired backlink opportunities to increase website traffic.
- Interacted with outside vendors to build backlinks to our website and implement our link building strategy.
- Contributed to the successful implementation of SEO and digital marketing campaigns by managing third-party service providers.
- Contributed to developing the link building strategy to improve my company SEO and search engine ranking.
- Conducted online research, interpret, and use the obtained data and results and built healthy links by keeping track of a backlink profile.
- Found new link opportunities by using the latest search techniques and conducting a competitor backlink analysis.
- Collaborated with other SEO and marketing team members to ensure the consistency of our online marketing efforts.
- Contacted bloggers to interest them in our brand and provide reliable backlinks.

06/2012 – 12/2012 Karachi , Pakistan

Intern Hotel Days Inn

- I worked as an Intern in Sales & Marketing during my Graduation as per the requirement of my degree completion.
- I worked in operations, sales and marketing, cash management and beverages and food departments.
- I successfully completed 6 months and got the certificate.

INTERESTS AND HOBBIES

- Swimming
- Cycling
- Reading
- Travelling
- Social Work
- Stargazing

EDUCATION AND TRAINING

Karachi, Pakistan

Bachelor of Science in Business Administration (BS-BA) BBA University of Karachi

- I have done BS-BA (BBA) in Marketing.

Karachi , Pakistan

Intermediate Government Malir Cantt College

- I have done FSC in computer science.

- I have done SSC in science.

LANGUAGE SKILLS

MOTHER TONGUE(S): Urdu

OTHER LANGUAGE(S): English

DIGITAL SKILLS

Seo and blogging | Link Building | Publishing and managing content on various digital platforms (blog, website, LinkedIn page) | Social Media Usage | Customer Sales | Customer Engagement | Customer focused (Customer care - Customer satisfaction) | Customer Service. | Customer Retention | Vendor and customer relationship management | Sales oriented | Relationship Management | Team-work oriented | Microsoft Powerpoint | Microsoft Excel | Microsoft Word | Microsoft Office | Team Leader / Team player

ORGANISATIONAL SKILLS

PROFESSIONAL SYSTEM KNOWLEDGE

(1) eBBS : Electronic Branch Banking System(2) CWX : Collection Works
(3) SBIM : Strategic Business Information System.....(4) ICM : Individual Client Master
(5) eOps : Electronic Operations Systems.....(6) AUD : Aspect Unified Dialer
(7) CEMS : Customer Experience Management System.....(8) eFlow and Data cap
(9) SC IBVS: Customer Biometric Verification.....(10) The SCB Bridge
(11) GNS : Global Name Screening- Real Time.....(12) eCTS
(13) ICDD : I Client Due Diligence.....(14) One IT
(15) CIT : Certificate in Information Technology.....(16) Microsoft Outlook, Word, Excel, PowerPoint
(17) CACS : Computer Assisted Collection System.....(18) HRMS : Human Resource Management System
(19) SCB Compliance Link.....(20) SCB LMS : Learning Management System
(21) T 24 (Transactions 24).....(22) LOS : Loan Oriented System
(23) Meezan World.....(24) LMS : Learning Management System
(25) Compliance Link.....(26) HRMS : Human Resource Management System
(27) COB : Close of Business

REFERENCE

References will be furnished upon request.