**CANDIDA**

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 **SUMMARY**

Over Eleven+ years’ of experience in Banking sector with effective management skills and commitment to excellence. A clear communicator committed with the ability to analyze information and make appropriate decisions.

**KEY SKILLS**

* Excellent problem solving, multi-tasking, time management and communication skills
* Proven record of effectively resolving escalated customer issues with a quick turnaround time
* Team player, people oriented with exceptional organizational skills; open to new challenges
* Flair to adapt quickly and accustomed to deliver high quality work in stressful situations
* Excel at interfacing with others at all levels to ensure organizational goals are attained

**PROFESSIONAL EXPERIENCE**

**Abu Dhabi Islamic Bank** – **Dubai UAE**

**Assistant Manager, Complaints September 2014 – November 2015
Key Responsibilities:**

* Resolved escalated and regulatory complaints routed via Central Bank, Media or Senior/ Executive management and ensured complete customer satisfaction with no further escalations
* Managed a team of customer service officers that investigated and resolved complex customer issues received via online banking, over the phone, and from walk-in customers at the branch
* Trained and monitored the team’s day to day performance through quality evaluations and productivity checks; provided support and coaching and ensured adherence to standard policies and procedures
* Assisted the unit head to identify trends in complaints and undertake root cause analysis; effectively partnered with departments and stakeholders to manage expectations and drove business performance
* Ensured to meet and maintain other risk management requirements including controls and checks, fraud prevention, money laundering and internal audit requirements
* Independently analyzed all complaints by categorizing the top complaints received each month, prepared the Retail Service Council deck and liaised with Product heads on key issues identified and resolved it accordingly
* Prepared all complaint related MI and shared it with internal and external stakeholders and regulatory authorities

**Achievements:**

* Achieved ‘Certificate of Appreciation’ in the year 2015 for providing best customer service and assisting in reducing the complaints volume without compromising on quality.
* Prepared complaints handling process and developed team-training plans to ensure best standards were met in maintaining customer relationships at all channels
* Assisted with the successful transition of the complaints process during the migration of Barclays to Abu Dhabi Islamic bank
* Led the team in reducing the complaint resolution TAT from an average TAT of > 20 days to < 5 working days and the complaints volume from 3000+ to 500+

**Barclays Bank PLC, Dubai - UAE**

**Operations Analyst August 2010 – August 2014**

**Key Responsibilities:**

* Resolved all escalated and regulatory complaints routed via Central Bank, Media or Senior/ Executive management
* Led and managed the Retail Banking UAE Feedback mailbox, Regulatory Mailbox and the Service Quality Mailbox ensuring every relevant email has been responded to promptly without any escalation.
* Quality checks and assessments conducted on a regular basis for the entire team and feedback shared to ensure best standards were maintained and corrective actions were taken
* Handled projects related to process improvement for operations and enhancement of IVR (Integrated Voice Recorder)
* Ensured to meet and maintain other risk management requirements including controls and checks, fraud prevention, money laundering and internal audit requirements
* Prepared and shared below mentioned process under operations with the overall unit:

 - Complaints handling process;

 - Quality check process for all retail, corporate and customer relations unit;

 - Goodwill gesture process;

 - Compliment process

**Achievements:**

* Initiated and implemented an operations and customer service intranet which served as a one-stop shop for colleagues looking for information related to banking products, processes, and latest updates regarding Barclays UAE Operations and Customer Service
* Received letters of appreciation from customers for providing excellent customer service
* Joined as a team member and progressed as an Assistant Manager within the unit during the migration
* Assisted with the successful transition of the complaints process during the migration of the bank
* As a Service Quality Officer, initiated and implemented a process on calls evaluation for various units and recommended areas of improvement to enhance the quality of service for meeting customer satisfaction

**HSBC Operations and Processing Enterprise Private Limited, Mumbai India**

**Assistant Manager, Contact Center August 2003 – March 2009**

**Key Responsibilities:**

* Handled a team of 18 members in two regions of the Quality Assurance Department which included: Performance Management, Process Changes and Improvement, and Quality control.
* Conducted Orientation and Induction Training for new recruits on the multiple Products and Processes offered by the Bank
* Participated in numerous Working Groups of HSBC Service Quality Team to ensure process improvement and service enhancement
* As a support operations officer handled the ‘CRISES’ desk, wherein crucial complaints received from all banking channels were attended and resolved
* Audits conducted to check agent and Supervisor awareness and disseminate correct processes in order to ensure quality of service provided
* Prepared weekly reports on complaints received and resolved and recommended action plans to improve the overall performance of the organization
* As a team member of the personal banking division was actively involved in covering a gamut of banking activities right from effecting a transaction to posting transaction queries for transfer payment, NEFT (National Electronic Fund Transfer), RTGS (Real-time Gross Settlements) transfers, deposits and bill payments online

**Achievements:**

* Achieved ‘Champion of the Month & Quarter’ awards for Quality Assurance at HSBC Bank, India in the years 2005, 2006, 2009
* Achieved ‘Sales & Service Star Supervisor’ and ‘Team of the Month’ awards at HSBC Bank, India in the year 2007 and 2008
* Nominated twice as a ‘Champion Best Performers across the Globe’ by HSBC, India for mid-year conventions in the years 2007 and 2008
* Joined as a call center service executive and progressed as an assistant manager within the unit.

**ABN AMRO Central Enterprise Services Private Limited, India**

**Officer Customer Care, Corporate Banking August 2002 – July 2003**

**Key Responsibilities:**

* Serviced and resolved corporate clients queries pertaining to banks products, tariffs via phone and email and ensured seamless process of clients transactions
* Assisted in resolving any discrepancies in client transactions and ensure resolution of the enquiry
* Prepared the daily report

**EDUCATIONAL BACKGROUND
Bachelor of Commerce** **May 2001**

KJ Somaiya College of Science and Commerce, Mumbai University India

**Major:** Accounting and Finance