Curriculum Vitae

**AMBAREEN**

[**AMBAREEN.369596@2freemail.com**](mailto:AMBAREEN.369596@2freemail.com)

**Worked for Standard Chartered Bank, Bangalore**, in the Department of Consumer banking, handling customer complaints and resolving their issues within the time frame relating to Personal Loans. Under went several trainings viz KYC/AML on job training and have the knowledge of Customers Documentation at the time of opening a loan account.

Personal skills

* Thoroughness,
* Independence,
* Problem Solving,
* Dependability,
* Results Driven,
* Good communication Skills,
* Hard along with smart working,
* Provide with the suggestions and opinions at times.
* Excellent interpersonal relationship skills,
* Adhering to principles & values.

Academic Qualifications

* **MBA in Finance and HR** passed out in the year 2006, September with first Class from Gulbarga University, Gulbarga.
* **BCA** passed with First Class in the year 2004 from LVD College, Raichur.

Technical Knowledge

* Operating system : Windows 2000/2003 and Windows XP.
* Packages : MS-Office.
* Languages known : c, c++, Java, HTML.

**Worked experience**

1. **Organization : Standard Chartered Bank, Bangalore.**

Experience : worked as a MIS and ANALYSIS OFFICER.

Period : June 2007 – Oct 2008

Job Description:

* Downloading the complaints from CHAT – Customer Handling And Tracking System (software),
* Segregating the Complaints according to the departments,
* Handling the customer’s complaints and resolving their issues, this includes Mis-selling and sales complaints of personal loans and home loans, mortgages,
* Preparing MIS reports.
* Interacting with Customers regarding their Complaints.
* Operational and Process quality – manage sales and Mis-selling controllable error, rejection, approval rate, TAT etc.
* To ensure team undertakes Account Opening Documentation for both existing and new client.
* Manage the failure to comply with Group CDD policies and procedures by following approved escalation processes with discipline and with the backup of accurate and detailed information.
* Liaise with necessary frontline, counterparts and stakeholders across various Standard Chartered locations.
* To maintain an ongoing awareness of new policy and procedure roll outs, especially that of AML/CDD.

Key Skills:

* Having the ability of handling Customers,
* Presented Seminars and participated in the Company’s events,
* Excellent skill in analyzing and evaluating statistical data, including financial information,
* Strong analytical and problem solving skills,
* Deciding and Initiating Action,
* Writing and Reporting,
* Applying Expertise and Technology,
* Planning and Organizing,
* Delivering Results and Meeting Customer Expectations,
* Achieving Work and Personal Goals.

Risk Assurance:

* Ensure CDD, MLP & TCF diligence.
* Zero tolerance – Fraud, Mis-selling.
* Discipline in HR and training related matters.
* Adhere to all policies, guidelines and procedures, comply with local regulatory requirements, and reflect best practices.
* Adhere to operational risk controls and procedures in day to day process and operational management.
* To ensure no adverse findings in internal / external audit, governance and compliance review.
* To comply with all applicable money laundering prevention procedures and, in particular, report any suspicious activity to the Unit Money Laundering Prevention Officer and line manager.
* Adhering to maintaining strict Confidentiality.

1. **Organization : System Logic Solutions, Bangalore. (A wholly Owned Subsidiary of Helios**

**And Matheson)**

Experience : worked as a Recruitment Consultant.

Period : Dec 2006 – June 2007

Job Description:

* Recording and Maintaining database by entering data of the Candidates for the job interviews through operating data entry equipment also prepares source data for entry by opening and sorting mail; verifying and logging receipt of data; obtaining missing data.
* Use the candidate databases to match the right person to the client's vacancy.
* Responsible for screening the candidates, interview them, do background checks and finally match them to the clients.
* Providing advice to both clients and candidates on salary levels, training requirements and career opportunities.
* Receiving and reviewing applications, managing interviews and tests and creating a shortlist of candidates for the client;
* Requesting references and checking the suitability of applicants before submitting their details to the client;
* Briefing the candidate about the responsibilities, salary and benefits of the job in question;
* Organizing interviews for candidates as requested by the client;
* Informing candidates about the results of their interviews;
* Accomplishes department and organization mission by completing related results as needed.

Key Skills:

* Commercial awareness
* Excellent presentation skills
* Verbal communication skills
* Organizational skills
* Good intuition and understanding of people's qualities
* Good analytical and decision-making skills
* Tactful and discrete when dealing with people.

EMPLOYMENT GAP: An employment gap of 8 years is also a part of my resume. Reason being, took off time from my career to take care of new relations after marriage and then period of pregnancy and later the role of parenting and motherhood started. Now blessed with three children and all are of school age.

Hence landed with the platform of hunting for new job.