Nisha

 Email: nisha.387577@2freemail.com

**CAREER OBJECTIVE:**

To obtain a challenging position, where my skills, creativity and leadership can be utilized in maximizing company profits while providing career advancement opportunities.

**PROFILE SUMMARY:**

* A competent professional with five years of expertise in banking backend operations systems.
* Good exposure towards external third-party banking tools used in processes such as transfer of funds, database management.
* Competent in implementing effective solutions to the customer needs, with an aim to achieve customer requirement
* An effective communicator with good analytical, negotiation, relationship and leadership skills
* Flexible and versatile to adapt to any new environment and work on any project.

**PROFESSIONAL EXPERIENCE:**

**EURO GULF SAFETY CONSULTANT, DUBAI** **2018-01 - Present**

ACCOUNTANT

**Roles and Responsibilities:**

* Preparing accounts payable, account receivable, billing, financial reports and month-end closings.
* Cash management including bank balances and petty cash, monthly bank and petty cash reconciliations, cash replenishment and review of petty cash requests.
* Reviewed, prepared, and issued bills and invoices to over 100+ clients.
* Managing and resolving accounting disputes with customers through phone calls and emails and following up on discrepancies.
* Ensuring the payments are made within the specified date as per PO from clients by continuous follow-ups.
* Collating payroll information on a monthly basis and maintaining VAT records.
* Organized files, records, cash, and cash equivalents to comply with policy and procedures.
* Analyzing financial data to ensure it was recorded and reconciled.
* Assisting with marketing department for delivering invoices to the respective clients.
* Assist in preparation of local Bank Transfers, payments and deposits.
* Conducted various analysis and presented results to management.
* Management of staff advances and accountabilities.

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| **WILLIAMS LEA TAG, CHENNAI, INDIA** | **2015-02 - 2017-06** |

SENIOR CASE ADMINISTRATOR

(Equity Release - Mortgage Underwriter)

**Roles and Responsibilities:**

* Underwriting on loan against the property basis the instructions received from the End client.
* Competent in analyzing UK land Registry and also a Part of a Pre-Completion Team (Claims department)
* End to End to coverage of Equity release process, carry out the title check of the property including Unilateral notice, Equitable charge, Bankruptcy Notice, or any other Restrictions.
* Checking the signed legal documents from borrower’s solicitors before releasing the funds and collect necessary evidence like death certificate, marriage certificate, Power of attorney docs.
* Liaising with the Land Registry to discharge of previous charges and registering the lender’s charge on the property.
* Signing off the loan disbursal and Transfer the funds to borrower solicitor.

**Achievements:**

Awarded as an EXCEPTIONAL Performer of the Quarter July to Sep' 2016 in the category of Exceptional Teamwork and Collaboration for making more number of transactions.

Handled the responsibility of Quality Checker and achieved 100% quality consequently for six months.

Received appreciation from client for handling complex transactions.

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| **HCL TECHNOLOGIES, CHENNAI, INDIA** | **2012-10 - 2015-01** |

ANALYST

(Insurance)

**Roles and Responsibilities:**

* Handled queries on claims, retirement & annuity processing and policy servicing for UK customers and independent financial advisers.
* Competent in the UK based regulatory requirements such as Data Protection, Anti- Money Laundering, Treating Customers Fairly, Complaints Handling, Fraud Identification, and Whistle Blowing.
* Processed different mode of payments, i.e. Statements, TT payment, Chaps and BACS Payment.
* Responsible for team handling functions, like allocating the requests to other team members; assist them in their doubtful queries, escalating requests to the complaints and compliance department if needed.
* Administer quality checker for the team members, providing feedback to the team and doing root cause analysis for customer complaints.
* Providing feedback to the team members on their quality, productivity, AHT, SLAs and ensure smooth flow of operations, provided various reports to managers in the absence of my Team Leader.
* Prepared reports for monthly and weekly basis.

**Achievements:**

Recognized as a good performer for handling multiple activities and awarded as a STAR performer for five Quarters for productivity and quality.

Reformed myself into Work Stream Lead within a short period of time.

Got approval for three kaizens that I have posted for process improvement.

**Software and Application Skills:**

* Business Gateway - Venus Console, Citrix, Third party websites Land Registry Royal Mail, and Law Society Check

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| • | Languages | : | **C, C++, basics in C** |
| • | Packages | : | MS-office (word, excel, power point) |
| • | Operating system | : | Windows 98, Win 2000, Server 2003, 2008, Win XP, Win 7 |
| • | Certification | : | **Completed Diploma in .net** |

**Other Achievements:**

* Distinction in Typewriting English.
* Participated in National Level Technical Symposium conducted by various colleges.
* Undergone In-plant training in
	+ HCL INFOSYSTEMS LTD, Ekkatuthangal
	+ Southern railway, Perambur

**Academic Qualification:**

2007-2011 : B. Tech in Information Technology

Srinivasa Institute of Engineering &Technology, Chennai.

**Hobbies:**

Reading Books

Listening to Music

Dancing