**Career Summary**

Senior Associate- **Underwriting, Mashreq Bank**, Jan 2013 – Mar 2016

Senior Associate- **Operations, Mashreq Bank**, Mar 2011-Dec 2012

Senior Officer- **Centralized Collections &Recovery, Mashreq Bank**, Mar 2010-Feb 2011

**Customer Care** Executive, Retail Banking-**ADFC Pvt. Ltd**., Aug 2008-Feb 2010

**Key Skills**

* Credit Evaluation
* Loan Documentation, Setup and Disbursal.
* Loan/Credit Operations
* Work Allocation
* MIS Preparation and Presentation
* Training and Development
* Performance Management

**IT Skills**

* Underwriting Applications (E-name Check, E-credit, IRIS, SFA, SELECT)
* Credit Operations Software (Flex-cube, Omni Flow)
* Proficient in MS Office (Word, Powerpoint, Excel)

**Professional Overview**

A highly accomplished banker with broad and diversified experience of UAE Market through 8 years in evaluation of home loan proposals, loan servicing, credit administration and customer service in retail banking products.

**Employment History**

**Global Services -Mashreq Bank (UAE) (Mar 2010- Mar 2016)**

WNS functions as Mashreq Bank’s dedicated banking Back Office & Voice Support, providing Back Office & Voice support to Consumer, Wholesale and Capital Market groups as well providing IT services support to the parent organization across various Business verticals.

**Senior Associate (Jan 2013-Mar 2016)**

* Making calls to customers for confirmation on understanding of the terms of the loan proposal.
* Confirming maintenance requests with customers like postponement, due date change, settlement etc.
* Evaluation of credit information in light of various factors like employment profile, credit strength, loan documentation, property characteristics etc.
* Verifying accuracy of supporting employment, down payment, appraisal of property and financial documentation received
* Performing complete analysis of loan file to make appropriate recommendations regarding deficiencies identified during loan review process
* Ensuring productivity of team within desired standards of procedural compliance, completeness and accuracy

**Senior Officer-Mortgage Operations (Dec 2011- Dec 2012)**

* Liaising with Senior Operations Managers and other key stakeholders to build relationship, continually check for acceptable service levels & discuss KPIs, address concerns/exceptions and update Standard Operating Procedure manual accordingly
* Role involves ensuring stringent compliance to disbursement and documentation norms of Central Bank for mortgage setup and disbursement of home loans.
* Responsible for conducting crucial activities in customers’ loan and bank accounts like instalment postponement, changing & resuming the due date, account closure, loan pay-off & write-off, validation of customers’ account prior to debit attempt
* Entrusted with the responsibility of effective supervision, mentoring and training of new hires
* Responsible for assessing quality, monitoring and reviewing performance of new hires
* Maintaining Production MIS, ensuring work allocation amongst the team and resource management

**Senior Officer-Centralized Collection and Recovery Department (Mar 2010- Dec 2011)**

* Role involved creating accounting transactions to effect collections done by the onshore counterparts through debit entries in General Ledger and Credit to Customer’s Loan account
* Responsible for processing customer requests for loan postponements, adjusting the total tenure of the loan, loan pay-off & write-off etc.
* Holding regular calls with onshore counterparts to develop and implement various process improvements that would help in smooth transitioning of the process from UAE to India

**ADFC Private Limited (Aug 2008- Feb 2010)**

ADFC is a subsidiary of HDFC bank (captive) set up under HDFC bank’s Delivery Center of expertise.

**Customer Care Executive**

* Handling email queries and inbound calls on HDFC Bank retail customers for loans, accounts and cards.
* Achieving the requisite service expectations of credit card customers followed by cross selling various bank products on call.
* Reviewing log sheets, transaction review in consideration with various prescribed processes.
* Curing of various transactions on credit card accounts such as change of address, pin curing, retention etc.

**Academic Qualifications**

Master of Arts, Maharshi Dayanand University

Bachelor of Arts, University of Delhi

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