



A S H E L F E R N A N D E S

OFFICER / EXECUTIVE

DOB: 01 Jan 1990

Visa: Employment

Phone: +971 50 5653850

Nationality: Indian

Marital Status: Married

Email: Ashel90@hotmail.com

CAREER PROFILE

A dynamic, team-spirited, result oriented, dedicated and accomplished graduate candidate seeking to utilize my skills and experience to grow in my career and become a successful professional with commitment and devotion to prove my worth.

EXPERIENCE

10yrs +

COMPANIES



EDUCATION

MASTER'S DEGREE - MBA

Heriot Watt University, Dubai, UAE
2019

BACHELOR'S DEGREE - BBM

St. Aloysius Collage, Mangalore, India
2010

SKILLS

| Languages

English (Fluent)

Hindi (Fluent)

Arabic (Working knowledge)

| Technical

Operating System Windows Vista,
XP, 2000 and 98

Microsoft Word

Microsoft Excel

Microsoft PowerPoint

Email, Ms Outlook end user
network configuration

BPM, IRIS, EDMS, FLEX

WORK EXPERIENCE



OFFICER – RETAIL CREDIT OPS

FEB 2015 – PRESENT

Mashreq Bank, Dubai UAE
(Under visa of Taqania)

Anti money laundering,, Personal Loan, STL's, PDC's and Maintenance of Islamic & conventional Loans, Administration job, NEO banking)

Responsibility for AML

- Calling customer with regards to transactional queries which are suspicious in nature.
- Ensure full Compliance of standard operating procedure for disbursement.
- Retrieving central Bank Cheques of the customers.
- Prepare MIS on daily basis for the called cases .
- Continuous liaison with different departments for any discrepancy in documents.
- Handle MIS for the cash deposit cases to ensure smooth Turn around Time (TAT).
- Review and analyze the cases according to the profile of the customer
- Updating of KYC (know your customers) through call and email
- Ensure to meet deadline for dispatch to relevant authorities
- In charge of customers with high cash deposits from reviewing until closure of accounts
- Sending physical letters via GPO and courier.

SKILLS

| Professional

Team Player, with good negotiation and analytical skills.

Strong inter-personal and communication skills in English.

Attention to detail, letter drafting skills and good computer proficiency.

Training subordinates and new joiners on the process and working culture

Ability to easily understand concepts with minimum refectory time and working independently.

High adaptability and continuous improvement and enhancing quality.

Perseverance and integrity to work.

Objectivity.

Innovation thinking.

PROFESSIONAL TRAINING

ANTI-MONEY LAUNDERING

Dubai, UAE

WORK EXPERIENCE CONTINUED

Responsibility for Personal Loan

- Review and analyze the approved credit applications through IRIS system
- Go through the EDMS to verify the document required is in place
- Verify the document required is incomplete as per the process & guidance
- Reviewing original personal loan documents and raising discrepancies to the concerned team
- To ensure effective delivery of centralized credit administration functions in compliance with internal objectives and guidelines as well as external regulations
- Disburse the Loan in IRIS/Flex and credit the fund to customer account
- Update the MIS for daily and monthly basis
- Issuing pay orders and checking the general ledger of bank accounts.
- Reconciliation of the pay orders on daily basis.
- In charge of discrepancies in the loan documents and liaising for the same with internal departments.
- Lodgment process of the loan documents reviewed
- Receiving of Bank acknowledge for Top up/Fresh case post which balance to be released to customer account
- Receiving STL for Buyout Cases, check and release the fund to customer account

Responsibility for PDC

- In charge of Postdated cheques.
- Checking fraud cheques and liaising with concerned team.
- Reconciliation of PDC's received on daily basis

COMMUNITY INVOLVEMENT

Played the role of a mentor to all new joiners in the organization and trained them in all general banking operations.

Participated in many voluntary services held locally.

REFERENCES

Available upon request

WORK EXPERIENCE CONTINUED



FINANCE EXECUTIVE

Emaar Properties, Dubai UAE

AUG 2010 – SEP 2013

Responsibility

- Invoicing service fees, chilled water fees and Address fees for downtown communities.
- Preparing monthly bank reconciliations.
- Focusing on collections by calling customers.
- Managing auto debit forms for processing of credit cards.
- Processing refundable deposits.
- Preparing invoices and statement of accounts, payment and receipt vouchers and sending to the clients every month with regular follow up, sending reminders.
- Handling postdated, issued and bounced cheques.
- Liaising with external debt collectors for matters related to defaulting customers.
- Handling customer queries with regular follow ups.
- Meet customers to resolve their issues.
- Dealing with bank for regular bank transaction and unidentified credits.
- Passing month end journal entries.
- Passing Credit memos in case of waivers.

DECLARATION

I hereby declare that all the details furnished above are true to the best of my knowledge and belief.