

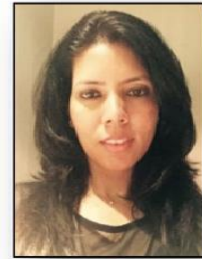
Ms. Poonam Mali

PERSONAL INFORMATION

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PROFESSIONAL SYNOPSIS

- A dynamic and talented Middle Management professional with a distinguished record of academic performance and professional achievements, with over 6 years of experience in Banking, Finance & Customer Service in UAE. Have a driving license and own a car.
- Good communication, committed, interpersonal, analytical, and decision-making skills supporting a high level of professionalism, integrity and enthusiasm. Strive to build lasting customer and business relationships through service excellence, open communication and exemplary business protocol.
- Demonstrate commitment to learning new skills and procedures. Seeking a challenging career position in Middle Management with a dynamic Company offering long-term opportunities for personal and professional growth in recognition of dedication, drive, and superior performance.

PROFESSIONAL EXPERIENCE & ACCOMPLISHMENTS

Current job profile: **Mashreq Bank** Dubai UAE since December 2018 to date:

Senior Relationship Banker Multi Products

- Achieve & Generate 100% Sales Targets across products (Account opening personal & Company accounts, Credit Cards, Loans & Banca
- CRM Updates on activities to be performed on timely basis. Create and maintain a strong business pipeline of business banking sales opportunities/relationship through multiple prospecting and business development techniques.
- 100% adherence to bank's Governance practices & SOP, Maintaining the existing client relationships & identify new Business opportunities.
- Reduce the risk charge both through quality acquisitions and innovative collection efforts
- Deliver on all Personal Banking Segment Financials planned for the year

- Significantly reduce the cost of acquisition through digital Onboarding and digital sales.
- Develop focused strategies for acquiring, retaining and growing select HNI clients.
- Manage administrative Tasks including credit analysis and processing.
- Strict adherence for quality business sourcing & Clean desk policies adhered. Experienced in handling reference business within CIBG related units (Trade, Cash, Credit, Treasury Products & OPS)

First Gulf Bank – Dubai UAE since March 2015 - July 2018

Mortgage Advisor,

- Providing Accurate financial advice to customers, finding the right mortgage deal to suit their needs
- Researching and analyzing mortgage products to remain professional and knowledgeable at all times
- Develop sales through to the end, from finding new leads to developing them to manage deals
- Well Experienced in carrying out all financial background checks and researching
- And researching references thoroughly.
- Expertise in cross selling of financial products
Credit analysis, trade finance products, operations knowledge
- Successfully closing mortgage deals while maintaining excellent standards of customer
- Drove referrals by establishing strong relationships with customers, real estate brokers.
- Generated new business through presentation of banks financial products to customers and follow ups.

□ Standard **Chartered Bank**, Dubai UAE January 2010- Feb 2015 **Mortgage Officer**

- To ensure timely service delivery and transaction processing related to Mortgages as per SLA and laid down procedures.
- To achieve high productivity and process efficiency thereby resulting in improved service quality and a high level of Customer Satisfaction.

- To effectively manage the mortgage processing desk from a cost/benefit/risk/service perspective.
- To ensure total compliance with laid down norms in terms of complex risk, credit policy, documentation, operational risk and other Group / Regulatory control standards.
- To constantly improve upon service quality as measured through customer satisfaction scores and customer compliant tracking / resolution.
- To ensure that all processing complies with Group KYC/AML policies and procedures and the Iran / US sanctions guidelines
- To manage the back office processing relationship and arrangement with Scope International in the MBP scenario effectively and ensure that there is no adverse impact on BAU, Service Quality and Controls.
- To support other desks within Mortgage Lending OPS as and when required. Along with TAT, error

Amlak Finance PJSC, Dubai UAE(< 1 yr as Credit Administration Officer) April'08-May'09

Key Responsibilities: Trained in entire mortgage funding process by conducting funding review, account opening, conducting loan disbursements, Transfer related processes for Primary & Secondary Markets.

- Review and analyze loan transaction packages for preliminary approval or denial in accordance with the necessary guidelines.
- Perform loan disbursements and servicing of mortgages for home purchases, business, refinance, and new home construction.
- Solidify contacts with local realtors, contractors, financial advisors, and other referral sources and meet all potential borrowers.
- Assemble all required documentation for processing and underwriting on each transaction, and prepare and present all related deal points to Loan Committee when required.
- Generate daily Secondary Market Transfer reports for Management and monthly security performance reports for operation and accounting purposes, and miscellaneous loan performance reports for various departments.
- Performed data loading and extracting to and from the database primarily for the conduit flow residential business.
- Maintain MIS reports for all security documents received from developers & analyze the same for future payments & handle excess refund cases.

Emirates National Bank of Dubai, Dubai UAE (<3 yrs as Credit Processor)

Aug'04 - May'07 Key Deliverables:

- Credit appraisal for secured lending retail products, Personal Loans & Credit Cards.□
- Handled oracle based system CRM (Customer relation Management) to close all Personal loan related complaints with support function from credit operations & call centre. (Job Skills involves tracking system error for calculation of installment & interest and amendments for loans.)□
- Involved in conducting Primary function of credit check for customer verification like Central bank credit rating and contact point verification, conducted with central bank compliance.□
- Coordination & control measures implemented to keep turn around time as specified within s□

**Zenta Technologies Call Centre, Mumbai, India(<3 yrs as Senior Customer service associate)
July'01-June'04**

Key Responsibilities: Providing inbound and outbound services to US and UK based projects like Chase Manhattan, American Express, Aspire Visa.

- Job profile involved outbound sales for Insurance products, Travel plans, Credit Cards
- Inbound calls for Ammex and Chase Manhattan adhering to strict quality parameters to optimize quality service calls.

EDUCATION:

Qualification	Years/Duration	Institute	University / Specialization
Bachelor in Commerce	2011	Jaipur University of Distant Education	Jaipur University

Certifications:

- Oracle based system (CRM) □ Anti-Money Laundering Training.
- Fraud detection & document forgery.
- Basic Islamic Finance Training from Amlak
- Customer Service Orientation
- Retail Lending & ebbs system

CORE COMPETENCIES

- Proficient in the use of: MS-Office - (Word/Excel/Access/PowerPoint) / Emailing & Internet , Accounting Software

□

- Credit Analysis□
- Customer Service & Analytical Skills□
- Documentation Management□
- Profitability Improvement□
- Planning & Organizing□
- Accuracy and attention to detail□
- Good organizational skills and ability to anticipate and plan ahead□
- Knowledge and familiarity with Leasing, operations and property development documentation□
- Ability to work under pressure□