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Career Objective:

To work for an organization where I can contribute my skills. Whatever goals I set, I ensure to complete them within stipulated time.

Professional Experience in UAE:

Credit Link Group (Franchise of Emirates NBD)

Duration: February 2020-March 2020

Designation :Bank Operation Officer

➤ Due to Covid-19 pandemic could not continue with this job.

Profile:

- Multitasking job like co-ordinating with Direct EmiratesNBD Officials on the status of current loans and credit cards.
- Calculation of Debt-Burden ratio and check all the policies to meet individual and self-employed customers.
- Processing of cases with validation of documents and check on all types of bank policies meeting customer expectations and get the cases approved .
- Follow-up on upfront rejections,discrepancies file,Employer and customer verification details till the dispatch of cards and loan dispersal to individual and self-employed customers.

EMIRATES NBD

Duration: 4th September 2011 till 22nd July 2013

Designation: Credit Processing Assistant

Profile: Processing Credit Card Applications, loans.

- Analyze financial information,
- Assess the risk of offering credit to businesses and individuals,
- Analyzing customer's financial condition and ability to pay.
- Effectively analyze the financial standing position and repayment capacity of Potential customers based on the documentation provided to determine suitability for lending.

- To analyze and process all cases received at the Unit and ensure they are with in policy parameters and credit considerations.
- Checking customer's records and Collection & Blacklist to minimize risks Associated with customer's integrity, credibility, repayment history and relationship with other banks.
- Meeting the targeted productivity levels and to ensure adherence to service level agreement (SLA) and turnaround time (TAT).

In Detailed;

- Scanning and Arranging and Reviewing KYC and necessary documents like Salary Certificate, Salary Transfer Letter,3-6 and yearly months bank statements for Individuals and Company accounts, Trade License, MOA ,etc. as per UAE Central Bank requirements.
- Check Internal and Credit scoring based on bank limitations as per AL Etihad Bureau Report.
- Assessing the current financial situation of consumers and credit evaluation done by considering Debt Burden Ratio eligible Multiple as per salary bracket based on policy parameters, deviation approval as per bank norms.
- Assist customers for getting Personal loans, Credit card, Auto loans and Business loan at best rate by dealing with most of the banks in UAE.
- Providing tailored advice, guidance and genuine support through a one-one Debt Counselling Recommending improvements in operational procedures & risk area from time to time.
- Maintain open communication with customers, sales officers and relevant third parties to ensure proper and timely processing and submission of all applications / documents for processing.
Conduct smooth operations of the unit by coordinating activities with relevant Group business units to ensure the efficient and timely processing of credit documentation requirements and ensure performance of required tasks, meeting of stated specifications and standards, and adherence to the Turnaround Times (TAT), as specified in the SLA.
- Maintain strong and effective relationship with the all other related departments and units to achieve the Bank's goals
Provide high level quality support and advice on all aspects of documentation matters to various business units in the Bank.
Adhere to Bank policies and procedures particularly Credit policies guidelines for documentation & loans process.
- Perform checklist requirements for loan documentation preparation and review process and ensure all requirements have been fulfilled and facility applications have been appropriately authorized by the designated personnel.
Identify weak / defective aspects of credit applications / documents submitted for review and coordinate with the relevant unit to rectify the same.
- Tracking of Liability letter, Manager Cheque ,Clearance Letter and Salary Transfer Letter follow-up until the dispersal of funds.
- Aware of Listing Companies by checking Financials, Trade License details, Employee List and STL Format as per bank requirements.
- Being a professional staff by advising clients in all of their financial needs with continuous follow-up till the end to assure full satisfaction of our client.

- Maintaining confidentiality of all information obtained from consumers with quick turnaround time and build an impressive client portfolio and enduring customer relationships.
- Ensure low audit risk rating for Retail Credit Processing through strict Compliance with procedures.
- Focus on clients become debt-free, credit worthy and fully educated on personal finance with a number of debt solutions with all the ways to sort out the debts and get loans as per client requirements.

Additional Responsibilities:

- Document Verification
- Signature Verification
- Handling Decline Helpdesk
- Customer and Employer Verification
- Quality Check

Previous Experience in India:

TATA CONSULTANCY SERVICES (TCS):

Worked with TCS, Bangalore as Senior Process Executive for Online Foreign Exchange Process of Deutsche Bank London from 09thApril 2007 to 4thFeb 2011.

Job Profile:

- Worked for the process dealt with Investment Banking.
- Allocation of requests to the Team Members.
- Resolving client queries online.
- Quality Check.
- Handling group mailbox.
- Processing the for ex requests for clients.
- Solving internal queries among the team members.
- Subject Matter Expert of the specified FXMM process.
- Working on the application of Deutsche Bank London.
- Doing quality check for junior processors cases before trading of currencies.
- Worked for sub process E-Commerce of Deutsche Bank London where in received special appreciation from the senior management.
- Reporting and tracker updation as per process requirement.

Educational Qualification:

- Regular MBA (Finance) with ICFAI National College, ICFAI University, Dehradun with an aggregate of 62%-Certificate attested by Ministry of UAE foreign affairs.
- Bachelor Of Commerce from Bangurnagar Degree College, Karnataka University, with an aggregate of 74%.

Area of Specialisation: Finance

Honours:

- Received THANKYOU AWARD in FEB 2012 being a TANFEETH member in Emirates NBD Bank
- Certificate Program in Payment Systems Competency
- Received Appreciation note from the senior Manager for the sub process E- commerce handled in TCS
- Received Appreciation letter from KMF, Bangalore during Internship period.

Extra Curricular Activities:

- Worked as a member of discipline committee in ICFAI National College.
- Participated and won prizes in state level quiz competition and sports like Athletics.

Personal Skills:

Good verbal and written communication skills, good analytical skills, ability to deal with people, willing to learn, team facilitating

Personal Profile:

Date of Birth	:	09-07-1983
Gender	:	Female
Known Languages	:	English, Hindi, Kannada, Konkani, Marathi
Marital Status	:	Married
Permanent Address	:	Sharon Enclave Housing Society Ltd., Opp. Vader Lake – GOA – INDIA.