

Alisha Zaidi



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Banking professional with 10+ years of experience in SME and Retail Credit including internal staff credit requirements. Aiming to use my dynamic communication and organization skills to achieve business objectives of the organization. Excellent reputation for resolving problems and improving customer satisfaction.



Skills

- Human Resources Management
- Credit Analysis
- Interpersonal Communication
- Sales
- Banking services knowledge
- Product and service expertise
- Credit history assessment



Work History

Jan 2013 - Credit Analyst (HRS Banking Service Centre -Group HR)

Jan 2014 *Emirates NBD, Dubai*

- Demonstrated respect, friendliness and willingness to help wherever needed.
- Processing all staff loans, credit cards, auto loans, home loans.
- Calculating eligibility of staff as per their Job bands and other financial liabilities.
- Completed all paperwork, recognizing any discrepancies and addressing them in a timely fashion.
- Preparing exceptional approvals to be sent to GM HR.
- Preparation of LPO, Security documents, Offer Letters.
- Informing their respective HR Business partner on staff with cheque returns or bad credit history.
- Daily follow up's done for pending documents, approvals.
- Credit Checks done for all new Staff joining the bank.
- Actively listened to staffs, handled concerns quickly and escalated major issues to supervisor.

- Maintaining Staff files and other security documents.
- Handling of end of service benefits and closure of liabilities of staff leaving the bank.
- Closing of all queries, pertaining to staff or ex-staff on CRM within the given TAT.

**Sep 2008 -
Jan 2013**

Credit Processor / Helpdesk (SME Credit)

Emirates NBD, Dubai

- Processing credit request's (trade finance request's & secured Over drafts) received from relationship managers.
- Reviewed and validated details of loan applications and credit related documentation.
- Adhere to complete compliance to bank and risk management division's policies and procedures.
- Daily follow up's done for pending documents, from respective relationship managers, CSR's.
- Applying for all the required dedupe checks as per SME Credit Check list (which includes Central bank risk bureau report, Watch list check, World Check).
- Closing of all queries, pertaining to SME Credit on CRM within the given TAT.
- Liaising with Relationship Managers for Security Documents.
- (Whether the Facility Offer letters, have been signed and returned for loading of limits by Credit Admin) checking if the limits have been loaded or FD is placed under lien on Finacle.
- Recording of all received & processed proposals on SME credit Tracker.

**Apr 2008 -
Aug 2008**

Personal Banking Advisor- Retail Banking

Emirates NBD, Dubai

- Promoted products or services to each customer to consistently achieve sales targets.
- Assisted customers with setting up or closing accounts, completing loan applications and signing up for new services.
- Evaluated client financial positions and identified most appropriate banking products.
- Established new accounts for high net worth individuals and serviced existing accounts to maximize revenue.
- Upheld stringent bank standards for loans, money handling and legal considerations.
- Monitored retail branch operations and made continuous improvements in each area.
- Cheque clearing - Inward and external banks.
- Balancing of Main bank and branch account.
- Payroll Management (Salary Transfers)

Jun 2006 – Telesales Executive

Mar 2008 *HSBC BANK M.E, BBU-DST, Dubai*

- Established excellent sales ability and strong interpersonal skills with confident and persuasive approach.
- Overcame objections using friendly, persuasive strategies.
- Explained product features and packages as well as answered questions and addressed concerns of customers.
- Set up appointments with interested customers according to schedule availability.
- Made average of 30+ outbound and inbound calls per day.
- Developed and implemented performance improvement strategies and plans to promote continuous improvement.

Oct 2004 - Quality Analyst

Mar 2006 *Microsoft CLI3L e-Services LTD, Bangalore, India*

- Developed and audited practices, programs and reporting system metrics for optimal efficiency.
- Collation of deviation forms and recorded findings of internal quality audit processes, collaborating with quality team members and department managers to implement procedural remedies.
- Compiled and distributed weekly feedback to team leaders and managers to improve service time and quality while increasing productivity.
- Developed monthly, end-of-quarter and other statistical reports, including analysis for leadership team and for quality improvement program outcomes of the reports.
- Crafted training materials and ran on-boarding sessions to train 100+ incoming team members.

Jan 2004 - Customer Care Executive

Sep 2004 *Reliance Infocomm, Kerala, India*

- Conferred with customers about concerns with products or services to resolve problems and drive sales.
- Evaluated customer information to explore issues, develop potential solutions and maintain high-quality service.
- Provided excellent customer service by efficiently resolving issues and responding to inquiries.
- Drove sales by educating customers about products and services.
- Monitored phones and electronic database systems for incoming customer inquiries.
- Created management reports to streamline service delivery and monitor accountability of team members.

**Mar 2003 -
Dec 2003**

Sales Executive

ICCI BANK, Kerala, India

- Listened closely to customer needs and ascertained appropriate housing loan solutions within expected price range.
- Monitored customer buying trends, market conditions and competitor actions to adjust strategies and achieve sales goals.
- Counseling customers on availing home loan procedures.
- Processing Home Loan Applications.
- Business development.
- Maintaining and generating reports.



Education

MBA: Human Resource Management

Guglielmo Marconi University - Italy

PG Advanced Diploma in Human Resource Management: Human Resource Management

Cambridge International Qualifications Ltd - United Kingdom

Bachelor of Arts

Calicut University – Kerala India

Personal Details

Date of Birth

20 Nov 1982

Passport No

M9448565

Visa Status

Husband Sponsorship