



Ummul Farhana Arshad

To work in a challenging environment where I can prove my skills and abilities that I have developed during my educational and professional career while contributing to the success of the organization.

Employment History

CREDIT CARD UNDERWRITER– with limit approval upto 50k

Aug 2015 / Aug 2020-: Tanfeeth LLC (EIB – ENBD Group), Dubai, UAE

- Analyzing & making decision for new /rejected Credit Card applications of retail customers & self-employed individuals
- Processing of applications for Limit enhancement/ Upgrade card requests Carrying out credit risk evaluation by reviewing Etihad Credit bureau report, DBR & Income documents (Bank SOA/Salary Certificate/Pay slip) with regards to applicant's professional, demographic, financial, repayment and personal abilities
- Review & approval of field visit reports whenever applicable
- Meeting all KPI by ensuring to provide required output with quality while adhering to CB regulations, Bank policy / procedures, compliance, accuracy & consistency
- Identifying and coordinating with other depts. & reporting system/ application related issues, breakdowns & fraud related cases escalating on time to the relevant teams to take appropriate actions to avoid delay
- Well versed with Core banking applications as Finnone, Finnacle, CRM, BPM, Citrix WAY4, Bank Watch list and external (AECB report, CB rating, EMbounce) checks

CUSTOMER SERVICE EXECUTIVE- CCO Inbound

Oct 2012 / Aug 2015 - Tanfeeth LLC (Emirates NBD Bank PJSC), Dubai, UAE

- Manage customer calls effectively and efficiently in a complex, fast-paced, challenging environment while maintaining Customer personal/ Financial confidentiality
- Provide customers with required product and services information and to address and resolve customer queries, concerns & complaints professionally and empathetically
- Identify and escalate priority issues & route calls to appropriate departments
- Follow up Customer calls & refer unresolved customer requests/ Complaints to designated departments for further investigation
- Act professionally and patiently when addressing negative customer feedback

SENIOR DEBT COLLECTOR – Loans & Credit Cards (for Standard Chartered Bank)

Sep 2009 / Sep 2012 - Hadaf Al Khaleej Debt Collection LLC, Sharjah, UAE

- Ensure to achieve pre assigned monthly target by mastering the collection system appropriately & effectively
- Under tracing customers and skip tracing activities to make positive movements on the cases
- Negotiating with Customers on repayment arrangements & following up on payments while adhering to principles of treating Customer fairly in every situation
- Ensure each account is correctly updated in collection system by using standard procedures for collection

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Marketing Coordinator – Dealer Division

Dec 2004 / Apr 2008 – ABC Computers (Pvt) Ltd, Colombo, Sri Lanka

Accounts Assistant

May 2003 / Nov 2004 – Asian Computer Pheripherals (Pvt) Ltd, Colombo, Sri Lanka

PERSONAL SKILLS

- Excellent professional & Communication skills
- Adherence to Company policies & procedures
- Good listening skills & a quick learner
- Ability to work independently with minimal supervision to meet set deadlines
- Ability to work under pressure, multi task & prioritize
- Multi-cultured diversified work experience over 17 years

PROFESSIONAL TRAINING

Diploma in Graphic Designing / MS OFFICE - 2000

Awarded by Casper, Centre for Creative Designing (Colombo, Sri Lanka)

BASIC EDUCATION

Pre-University College – Muslim Ladies College, Colombo, Sri Lanka

1999 **G.C.E. (A/L)** - *Successfully completed*

1996 **G.C.E. (O/L)** - *Successfully completed*

PERSONAL INFORMATION

Date of Birth : 16-03-1980
Gender : Female
Nationality : Sri Lankan
Status : Married
Religion : Islam
Visa Status : Visit Visa
Notice Period : Immediately available
Referees : Provided on request

COMMUNICATION SKILLS

English - Read, write & oral
Tamil - Read, write & oral
Hindi/ Urdu – Oral
Sinhala - Read , write & oral