



**NAYAB PANDITH**

## Personal Profile

Energetic and self-motivated with strong communication, analytical, problem solving and reasoning skills. 5+ years of progressive experience in Banking and Finance. Expertise in managing personal, corporate, and small business accounts, and building long-term relationships with customers. Experience in managing and resolving account issues in bank branches. Analyzing the client records and using the data to recommend payment plans

Looking for a new opportunity where I can utilize my skills and business studies background to the maximum while making a significant contribution towards the success of the company.

## How to reach me:

+971509852231

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Dubai, UAE

## WORK EXPERIENCE

### KYC REMEDIATION OFFICER-INTERNATIONAL BANKING GROUP

MASHREQ BANK

Dubai, United Arab Emirates

OCTOBER 2018 - MARCH 2020

#### Responsibilities:

- Ensuring KYC due diligence are undertaken to the required quality and detail on a timely basis while performing research via internal & external sources, gather & analyze data in accordance with KYC and regulatory requirements.
- Validation of clients in support of both Client on-boarding and periodic maintenance of client information.
- Ensuring the Risk level associated with each client (L1, L2, L3) and making sure that the clients with risk level L3 have their KYC updated every year.
- Classify customers as Politically Exposed Person (PEP) based on regulatory criteria and guidelines.
- Coordinating with the existing customers to compile the client specific information in order to organize the Know Your Customer (KYC) and Source of Wealth (SOW) to complete the account review and account opening.
- Examination of information involving individuals or corporate clients based outside the country for reviewing accounts.
- Issuing balance confirmation statements to the clients.
- Initiating fund transfer requests from clients and scanning the same in EDMS
- End to end management of client KYC process including liaison across the business, compliance and operations
- Ensuring that the files and risk assessments are current and up to date. Also, maintaining continuous contact with customer in order to keep customer file updated.

### ASSISTANT MANAGER

HDFC BANK LTD

Srinagar, India

JULY 2015 - APRIL 2018

#### Responsibilities:

- Analyze and assess the financial statements and credit history of existing & potential clients.
- Structure deals and perform credit checks
- Gathering financial information from customers and companies by looking at their earnings and past repayment history to assess their ability to repay and honor the financial obligations.
- To present analysis, findings and recommendations to Managers, especially findings that involve a borrower's ability to repay.
- Providing recommendations tied to analysis and assessment of credit risk.
- Helping the newly recruited credit analyst in business underwriting team.
- Providing a backup for all personal banking services including providing a CPV.
- Ensuring that the internal customers have been provided the quality service in a given turnaround time.
- Thoroughly reviewing client files for compliance ensuring all client required documents are accounted for and properly recorded and scanned.
- Performing Administrative duties.
- Providing information on the fund value and the account statement to the client.
- Actively participating in training programs to maintain and acquire additional knowledge and skills

- Meeting Customer needs, Managing Renewals. Developing plans to increase revenue in a cost-effective manner.
- Developing a portfolio and working closely with the clients to understand their needs and consequently achieve a sales target
- Periodically update the KYC documentation of individual and corporate client's as per RBI guidelines.
- Scrutinizing and verifying documents of the existing clients as well as onboarding the new clients.
- Thoroughly reviewing client files for compliance ensuring all client required documents are accounted for and properly recorded and scanned.
- Ensuring that the customer Account's function smoothly in a legal and ethical manner.
- Helping customers open and manage their bank accounts and finances
- Ensuring completion of overall onboarding process of new clients.
- Reaching out to prospective customers to sell our services
- Have a thorough understanding of client's businesses and related parties in order to monitor client's activities for unusual transactions.
- Keeping a check on the value addition of the existing clients and updating them time to time about the various banking investment products that well suits their need
- Funds Transfers, Stop Payments, Visa Gift Cards.
- Performing administrative duties (entering data into banking software)
- ATM & Debit card usage and limits.
- Internet banking including Bill pay and mobile banking
- Providing necessary information on the fund value and Account statement to the client
- Ensuring high level of customer service & solving debit card disputes.
- Assisting customers in redeeming their savings bonds.
- Input, Maintaining & deleting ATM & Debit cards within the system.
- Actively participating in training programs to maintain and acquire additional job knowledge & skills.
- Monitoring Sales Targets

## **SALES OFFICER**

ICICI BANK LTD

Srinagar, India

AUGUST 2013- DECEMBER 2013

### **Responsibilities:**

- Selling of banking products to clients, which includes CASA, Credit cards, loans
- Responsible for prospecting and identifying new leads and pitching them to the clients.
- Strategizing and implementing ways to achieve sales targets for the bank.
- Informing the customer of tax implications for each investment
- Promoting & Marketing the branch and its products
- Ensuring high level of customer service

## **TRAINEE**

HDFC BANK LTD

Srinagar, India

MAY 2011- JULY 2011

### **Responsibilities:**

- Did a detailed review of the bank's Financial products (Loans & Credit Cards) and how the advance department and Cards department works in HDFC Bank Ltd.
- This report was prepared as a part of BBA program under International Islamic University Malaysia (IIUM)
- The report aimed at providing an overview on Credit Department, Bank Advances and performance analysis of HDFC Bank LTD to make it more competitive in the banking industry with a view to how to counter the ensuing challenges in the industry as a consequence of changing global business nature and technological development

## INTERNSHIPS / PART TIME

### RESEARCH ASSISTANT

International Islamic University Malaysia  
NOVEMBER 2013 - DECEMBER 2014

Kuala Lumpur, Malaysia.

#### Responsibilities:

- Conducting Literature Reviews
- Collect and analyse data
- Write and contribute to publications
- Responsible for maintaining accurate record on interviews, safeguarding the confidentiality of subjects as necessary.

## EDUCATION

### Masters of Management

International Islamic University Malaysia  
September 2013 - January 2015

Kuala Lumpur, Malaysia.

### Bachelor of Business Administration

International Islamic University Malaysia  
October 2008 - April 2013

Kuala Lumpur, Malaysia.

## ACHIEVEMENTS

### Deans List Student

International Islamic University Malaysia

Kuala Lumpur, Malaysia.

- An award that is presented to the students scoring a GPA of 3.5 and above out of 4 in Masters of Management degree

## ACADEMIC PUBLICATIONS

1. How Socially Responsible Are We? The Social Responsibility of the Successful Muslim Business Leaders.
2. The Critical Success Factors for Implementation of CRM and Knowledge Management in a Work Setting.
3. Vision, Mission and the Values of the Business leaders

## UNIVERSITY CO CURRICULAR

### Head Committee

Training of Trainers (TOT), organized by Student Learning Enhancement Unit (SLEU), IIUM

- Ensuring that the Event goes smoothly. Making sure that they no technical difficulty is faced while taking care of student's refreshments

### Head Committee

Entrepreneurship trip, Publication House. Shah Alam, Malaysia Organized by Department of Business Administration, IIUM

- Responsible for maintaining the attendance register of all the participants and ensuring that they do not face any difficulties while travelling

## Committee

Workshop on Improving Career prospects organized by Student Representative Council, IIUM

- Managed the venue for the event. To ensure that there are no technical difficulties and that maximum students attend the event

### PROFESSIONAL STRENGTHS:

Goal Oriented

Critical thinking

Leadership

Fast Learner

Growth Mindset

Interpersonal  
Communication

### PERSONAL INFO :

DOB : 22 Jan 1989

Notice : Immediately available

Nationality : India