

NASMA ASHRAF

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CAREER OBJECTIVE

To make positive contribution as part of your dynamic and well reputed organization in a position where my management, decision making, and communication skills will be appreciated and which in turn will enhance my professional career.

ACADEMIC QUALIFICATION'S:

2019-2021 Manipal University, Dubai

MBA (Master Of Business Administration Finance and Operations) Secured 8.3 CGPA

2020 – 2021 Newton Training Institute

Medical Coding (CPT,ICD,HCPCS)

2014-2017 Amity University, Dubai

BBA (Bachelor of Business Administration in Banking & Insurance) Secured 9.35 CGPA

2013-2014 The Indian High School

HSC (Higher Secondary Science Stream- secured 88.8%)

2011-2012 The Indian High School Dubai

SSC (senior secondary- secured 9.2 GPA)

PROFESSIONAL EXPERIENCE

Aug 2021 – Sept 2021 ENBDS (Banking Sector)

- Worked as a Shares and Securities consultant.
- Assisted clients with queries about shares they hold.
- Assisted the client with updating account and processing the updating.
- Documentation and signature verification of the documents submitted.

March 2020 – March 2021 RAK Bank (Banking Sector)

- Worked as an operation representative.
- Worked with the personal loan disbursements and data entry team.
- Disbursements of Personal loans.
- Disbursements of COVID -19 loans and advance of EMI.
- KYC and CDD checks.

May 2018 – November 2019 RAK Bank (Banking Sector)

- Worked as an operation representative.
- Worked with the personal loan takeover team.
- Issuing managers cheque.
- Analyzing the liabilities of the customers with Letter Of Credits.
- Using Finacle and loan management system for issuance of cheques.
- KYC and CDD checks.

July - 2016 Mahindra Holidays and Resorts India Private Limited Dubai (Hospitality Sector)

- Worked as finance intern.
- Assisted the finance team in payment collection.
- Attended calls of customers for resort booking and solving grievances.

Sep –November 2015 Abu Dhabi Commercial Bank (Banking sector)

- Worked as a promoter for their new credit card “Simply Life” across supermarkets during the weekends.
- Assisted the sales team in collection of leads.
- Approach customers to introduce about the new product and collect their personal details.

PROJECT /RESEARCH WORK

- “Why did these big shots/companies go bankrupt? How?” (Surya Vinayak Industries Ltd).
- Documents required for Trade finance.
- Study about the CTR and STR obligations.
- Study about “CREDIT CARD FRAUDS Around the world” (ALBERTO GONZALES).
- Study about the Regulations of financial Market India.
- Study about JB Morgan Chase & Co.
- “Review the scope & significance of Engineering and project insurance in India”.
- Study about various marine insurance policies delivered by insurance companies.
- Minor Project- Summary of ted talk by Karina Funk: “Sustainable Investing: What you dint know could make Money?”.

Certification Courses (Online)

- AML Principle (Alison).
- Excel : Application of pivot table in AML/CFT investigation (Udemy).
- Banking Credit Analysis Process for Bankers (Udemy).
- Islamic Banking Modeling (EDUCBA).
- Investment Banking Overview (EDUCBA).
- Fraud Awareness Training (Udemy).
- Story of Digital Banking (Udemy).

PERSONAL DETAILS

Nationality	Indian
Date of Birth	22/04/1996
Place of Birth	Dubai
Languages	English(Fluent) Hindi(Fluent) Malayalam(Fluent) Arabic(Beginner) French(Beginner)
Computer skills	Software: MS Office (Word, excel, PowerPoint). Windows movie maker.
Personal skills	<ul style="list-style-type: none">• Good Interpersonal skills.• Critical thinking.• Flexibility.• Teamwork and leadership.

