Maryam Harqoos Al Falasi

Country: - Dubai - United Arab Emirates

Mobile: - +9710505752124

Email ID: maryam.alfalasi79@gmail.com

LinkedIn: http://linkedin.com/in/maryam-al-falasi-43374970

OBJECTIVES

Attain a high level of professionalism within my career. To be recognized as an individual who aspires to build and give substance to my work. To be a team player that will always work to the betterment of my team and organization. To always maintain thirst and desire to learn and better my capabilities and_find a challenging environment in the different industries to meet my knowledge and skills which will make me gain knowledge and experience from my position at your company and apply it to my daily tasks.

I am interested in joining a challenging environment where in my extensive years of experience and knowledge in this field will be optimized. Long term goal is to reach Management level that will further my growth which may factor in the firm's advancement

Area of Excellence & Core competencies

- Ability to plan and organize new initiative, prioritize work, handle pressure and Take day-to-day decisions on operations.
- Keep track of details to ensure work s performed accurately and completely.
- Critically review, analyze compare and interpret information.
- Easily change gears in response to unpredictable events or pressure.
- Effectively communicate, train and conduct workout sessions to achieve team goals and objectives.
- Time & People Management skills, Interpersonal skills, Verbal & Business skills, Effective Communication skills, Decision making skills, Problem Solving skills, Coaching skills, Team working skills.

EDUCATION

- Al Ghurair University (2007-2009): Bachelor's degree in (Business Administration International Business) GPA 3.27.
- Emirates Institute for Banking and Financial Studies (2005-2006): Banking Diploma IFS Certificate GPA (84%).
- Modern Secretary Certificate (Computer Centre) (07/04/2001 07/08/2001): Secretarial, English and Business Corresponding in English and Arabic.
- High School Diploma (1995/1998) (79, 5%)

WORK EXPERIENCES

Standard Chartered Bank - Dubai, UAE

Sep 2014 till date

Client Coverage Manager - Commercial Bankig (LC-CB)

DUTIES & RESPONISSIBILITIES

JOB PURPOSE:-

Primarily responsible for providing direct sales support on post origination activities like documentation, reporting, etc by engaging with client, CRC, legal & compliance.

Active engagement with client and also with the product partners to ensure high level of utilization of regular limits.

Work with the RM on a specified portfolio and jointly responsible for the revenue growth.

Ensure high standards of hygiene (including OR, Portfolio management, Credit risk, etc) in the portfolio.

KEY RESPONSIBILITIES

- Work with the RM on a specified portfolio and jointly responsible for the revenue growth Ensure high standards of hygiene (including OR, Portfolio management, Credit risk, etc) in the portfolio.
- Assist the RM in liaising with Legal & Compliance, CRC and clients to resolve documentation issues.
- ➤ Obtain approval for modification in standard documentation wherever necessary from appropriate authority.
- Ensure documentation is completed and the limits loaded properly to ensure faster execution of the transaction.
- Track past dues and excesses in the portfolio meticulously and ensure they are regularized on time. Any exceptions to be highlighted to CA and RM.
- > Seek approval from various authorities for release of trade offerings and release the deal in IMEX.
- Work with the CDD team to ensure eCDDs are created and renewed on time.
- > Seek necessary approvals, wherever required and release trade offerings on time to ensure faster TAT on trade transactions.
- Co-ordinate with Ops / GSSC for any rectifying any ops related issues and issue SIFs wherever required within the authority.
- Ensure document deficiencies are minimum (as reflected by DDR, GDR, etc) and are rectified on time.
- > Liaise with FAM/GAM/RAM for day to day account maintenance and operational issues.
- > Track and action on Failed Trade Report.

Service Manager-Commercial Clients: -

DUTIES & RESPONISSIBILITIES

JOB PURPOSE:-

To help & ensure (CB) Commercial Banking in UAE is compliant with regulations and group policy. Also to ensure offering a high quality of customer service as per the group standards.

KEY RESPONSIBILITIES

Customer Service:

- Meet set service standards and achieve turnaround times, at the same time ensuring compliance with agreed minimum standard.
- Ensure consistent delivery of customer delight relating to queries of problem resolution, keeping in mind SCB's motto of out serve. Interface with Value Centers and Support Units including other stakeholders to ensure consistent and effective handling of customer service requirements.
- Achieve excellent customer satisfaction and ensure no escalated cases are there.
- > To strive for continuous improvement in processes and to meet customer needs & expectations by providing a quality service.
- Ensure all customer queries and complaints are tracked, handled and analyzed, in a timeout manner.
- > To ensure that all customer complaints are resolved satisfactorily and duly recorded.
- > Be strong in technical and product knowledge and be able to coach and counsel staff on bank products.
- Ensure effectiveness of controls for compliance monitoring and risk management.
- > The job holder must ensure he/ she is fully aware of all the policies and procedures issued in relation to money laundering prevention and Sanctions. He/she must ensure compliance with these policies and procedures on an ongoing basis. Any suspicious transaction must immediately be reported to the supervising officer.
- Acquire and enhance knowledge on the operational excellence.
- > To ensure control requirement of the business are adhered to in line with Group policies.
- Must comply with all compliance requirements with high attention on a) alertness to AML procedures and take the lead at all times to be alert to unusual or possibly suspicious customer activity. Job holder must report any suspicious transaction to respectively Unit MLPO via LINE MANAGER (reporting manager) or directly to the country MLPO b) observant of reputation risk c) strict prohibited from miss-selling activities.
- Attend to all service desk telephone calls to assist clients and other stakeholders at any queries related to business. Attend to all related training requirements. Abide by all Call Centre customer data confidentiality.

WORK EXPERIENCES

Emirates NBD – Dubai, UAE

Nov 2005 till July 2014

Processor Administrator (Supervisor) - OPC (Investigations-CPU) Central Processing Unit:

DUTIES & RESPONISSIBILITIES

- Verify Account to Account transfer and Webforms:-
- > Verification of transactions without errors avoiding customer complaints/financial losses. To ensure that relevant cutoff times are met.
- Verify Swift Messages under HSMV Option.
- Verification of Swift Messages originated from various other units without errors meeting internal TAT.
- > Handling Tracksoft requests:- Handling tracksoft requests where beneficiary hold account with central bank
- ➤ Verifying Swift messages in Swift Alliance:-
- ➤ Verifying Text Modification cases and other messages in Swift Alliance.

<u>Processor Administrator (Supervisor) - OPC (IPO) Operations Processing Centres (Inward Processing Order, Remittance Dept.) Payments:</u>

DUTIES & RESPONISSIBILITIES

- Establishes and maintains effective working relationships with other employees, officials, and all members of the general public
- > Prepares a variety of reports and related information for decision-making purposes, including monitoring monthly expenditure budget
- > Prepares daily, monthly and yearly attendance and revenue accounting reports if necessary
- Assists and responds to public inquiries and complaints about services, by telephone, or through correspondence.
- Responsible for participant's registration in various company activities and teams, including record keeping, tracking and collecting fees, dues, and registration forms.
- > Coordinate all administrative work in the office.
- ➤ Verifying Inward / Forward payments for foreign currency / local currency ➤ Verifying salary payments related to our customer accounts ➤ Verifying Account to Account transfer.
- Checking STP report.
- > Distribute the work between the staffs.
- Make sure Inward queue is 0 by end of the day.

Personal Banking Advisor (CSR)

- ➤ Opening & Closing all kinds of Current & Savings Accounts and Updating Customers Information ➤ Processing Loans and Credit Cards.
- > Standing Order
- Preparing Vouchers for transaction posting.
- Guarantees.
- Resolve clients, queries, complaints by logging all inquiries complaints on LMS (Local Management System).
- > Closing all complains within a SLA given.
- ➤ Maintaining good relations with Key Contacts of various companies. ➤ Maintaining consistency in performance.

WORK EXPERIENCES

National Bank of Umm Al Qaiwain - Dubai, UAE

Jan 2002 till Oct 2005

Customer Services Representative:

DUTIES & RESPONISSIBILITIES

- Answering queries related to the services and products for Customers.
- > Opening & Closing all kinds of Current & Savings Accounts and Updating Customers Information.
- > Advance Salary for Current and Savings Account, Requesting Cheque Books and Handle to Customers.
- ➤ Processing Loans and Credit Cards. ➤ Standing Order
- > Preparing Vouchers.
- Guarantees (Visa and Absconding).
- > CRR4 & CRR12 (Upgrade & Downgrade Accounts).
- ➤ Call Center: Customer Inquiries.
- Ladies Section (Two Months) all Customer Services Works.
- > Teller (One Month) Cash withdrawal, Cash deposit and Cheques Inward and Outward Clearing,
- Secretary: Maintains Schedule appointments, Receives visitors, Calls, Typing all kind of Letters in Arabic & English, Handling all administrative and secretarial functions and Handling all incoming and outgoing correspondences mails. Promoting all the products of the Bank.
- Increasing Client Base.
- Making more satisfied Customers.
- ➤ Handling customer concerns and queries.
- Maintaining good relations with Key Contacts of various companies.
- Maintaining consistency in performance.
- ➤ Consistently performing at 150%.
- Worked as a call centre Team leader for a period of 8 month.
- Verification Central Bank Swift messages within the limits
- > Sharing information & working jointly with different business sectors, in order to smooth processing of transactions.
- > Provide Support to RM's at all times.
- Resolve clients, queries, complaints by logging all inquiries complaints on LMS (Local Management System).
- > Closing all complains within a SLA given.

COURSES

Coaching for Performance workshop held in 2011

Introduction to Banking Products:

General English I:

General English II:

May 2004 - May 2004

May 2004 - May 2004

Certificates Award

Certificate of Recognition:

The Best Checker During May 2011
 The Best Checker During July 2011
 Valuable Contribution During Q1 and Q2 2012

Valuable Contribution
 Valuable Contribution
 During September 2012
 Valuable Contribution
 During October 2012

SKILLS

Efficient in:

Microsoft Word

- Excel, PowerPoint
- Microsoft Outlook.
- Internet Explorer & Internet Applications.
- Access CRM Programme.
- Excellent typing of speed.

PERSONAL INFORMATION

Nationality : UAE

Languages : Fluent in English, Arabic is native language

Religion : Muslim
Gender : Female
Driving License : Yes
Marital Status : Single

REFERENCES

Available on request