Rabiya Bilal 

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Objective

To pursue a growth oriented career & to excel by proving my skills like hard work, sincerity & dedication and to work in an environment where success is rewarded with new responsibilities so as to become an asset to the organization. To go with an organization which offers a job involving a high degree of challenge, thrilling career and a chance to travel up and prove my skills to work and grow in a progression operational environment. To work with dedication, honesty and sincerity and to enhance the growth and development of the organization.

Organizational Experience

**Company:** Capgemini

**Role:** Sr. Associate - Banking

**Duration:** 30-07-2021 to till date

**Role Description:**

* Review, Research, Documentation and Veriﬁcation of Consumer and Business Banking account information.
* Perform Customer Due Diligence to identify Purpose of Account, Source of Initial funds & Anticipated activity.
* Customer Identification Program – identify Customer Entity type to verify if entity is exempt from the tax or not, Primary address of the Entity, description of the entity, verify the key party details and Primary Document ID’s of the Key parties.
* Fincen check - Validate the Entity name, address, Name of the beneficial owner, Attestation date and Signature of the person Opening account on behalf of the company.
* Perform Periodic KYC review based on the risk scoring and supersede the existing documents with the updated documents list.
* Record the exception provided at the initial stage of client on-boarding and setup the time frame to follow up on the exceptions.
* Support and handle queries from different departments and maintain effective relationship with onshore for timely resolution.
* Preparing the Monthly and daily EOD reports for Onshore.
* Working as SME for the team, Clarifying the process related doubts within the Team.
* Interaction with the clients in the Meetings and Weekly calls.
* Validation of various regulatory documents submitted by Customers and reviewed by Team.
* Verifying the identity of the Controlling party and Beneﬁciary Owners of Companies opening accounts is as per the standard procedures.
* Review of the customer’s request for ATM/Debit cards, Consent forms and privacy Opt out notices and DOP accounts.
* Working on the QC for the work completed by Team members and provide feedback if any required.
* Preparing and updating procedures whenever it is required for the process
* Working closely with the team to ensuring good quality and TAT.
* Coordinate with the team to complete daily task assigned to them.
* Preparing of Monthly Business Review (MBR) documents.
* Training for new joiners.

**ACHIEVEMENTS:**

* Received Multiple appreciations from Onshore for completing the task within the given defined SLA’s with Zero errors.
* Received Performance award and Value awards in Capgemini. Received R&R in Capgemini for the year 2022
* Also received Extra Mile appreciation certificate and received appreciation from Capgemini for delivering excellent work.
* Chosen as auditor (internal) to audit high value requests of other team members.

**Company:** First source solutions

**Role:** Sr. CSR

**Duration:** February 2018 to 16-04-2021

**Role Description:**

* Working with Large Banking Customers and transactions related data.
* Generating and setup the Database links and giving the access to users for data validations.
* Collaborate with various internal departments to ensure that all outages assigned are cleared in a timely manner.
* Retail sales, greeting customers, answering questions, offering assistance, suggesting items, lending opinions and providing product information.es, greeting customers, answering questions, offering assistance, suggesting items, lending opinions and providing product information.
* Interaction with the co-ordination team and team leader on the field for the better pickup of documents in terms of lead conversion into sales.
* Collecting the data of consumers for verification who is going to opt the loan. Helping the new boarding team on the floor with the skill set I had got in convincing the customer.
* Produce and distribute comprehensive mutual fund position reports to all clients on a biweekly basis.
* Effectively manage numerous client inquiries and ensure that requests are completed in an effective and timely manner.
* Identified problems and developed solutions for all areas in connection with reconciliation reports.

**Company:** Intelnet Global S Bangalore

**Role:** Digital officer

**Duration:** October 2016 to February-2018

**Role Description:**

* Use of various analytical methods in CRM to create a sound business strategy to identify the bank’s most profitable customers and prospects.
* Maintaining call center database by entering information.
* Resolving problems by clarifying issues; researching and exploring answers and alternative solutions; implementing solutions; escalating unresolved problems.
* Selling additional services by recognizing opportunities to up-sell accounts; explaining new features.
* Answering enquiries by clarifying desired information; researching, locating, and providing information
* By using case studies of different types of customers, a campaign management in bank is conducted using data mining tasks such as dependency analysis, cluster profile analysis, deviation detection and data visualization.

Education Qualification and Certification

* SSLC– Jammu & Kashmir State Board of School Education in 2008.
* PUC–Jammu & Kashmir State Board of School Education in 2010
* B.COM -VBS Purvanchal Jaunpur University in 2014
* MBA - Annamalai university ins 2020

Personality Traits

* Identifying, developing and implementing best practice that increases performance.
* Sales and business development skills.
* Experience of working in complex structure.
* Developing business relationships through networking.
* Willingness to learn, improve and adapt.
* Organized, calm and never buckling under pressure.
* Having a positive ‘can-do’ approach towards change.

Personal dossier

* Name Rabiya Bilal
* Nationality Indian
* Date of Birth 17th Dec, 1991.
* Current Location Bangalore