

# **CURRICULUM VITAE OF GUGASHARMILA A/P SATAHSIVAM**

## **PERSONAL DETAILS**

Name : Gugasharmila A/P Satahsivam  
D.O.B : 23<sup>rd</sup> December 1987  
Email : [gugasharmila@gmail.com](mailto:gugasharmila@gmail.com)  
Mobile : 0164465569  
Address : B-02-06 Oasis 1, Jalan Mutiara 3, Mutiara Heights, 43000 Kajang, Selangor.  
Marital status : Married

## **EDUCATIONAL BACKGROUND**

2004 : SPM (SMK Seri Gombak) - [7 Credits]  
  
2006 : CERTIFICATE IN ACCOUNTING (Stamford College KL) – [Has Reached Prescribed Standard]  
  
2006 : UBS ACCOUNTING [Passed with Credit]  
  
2008 : YMCA Mandarin Language Class (Level 1 – 3)  
  
2016 : DIPLOMA IN BUSINESS ADMINISTRATION (SEGi College KL) – [CGPA: **3.85**, Had Obtained High Achiever Award]

## **JOB EXPERIENCE**

### **HSBC Bank Malaysia Berhad (Dec 2006 – Present)**

(Dec 2006 – Apr 2010) Clerical and Teller

- To provide clerical support in carrying out the day to day Banking activities.
- To handle internal/external customer enquiries skillfully, resolve customer problems and provide professional banking services/customer service.
- To perform customer transactions efficiently and accurately. Perform cash duties to ensure cash are reconciled and balanced.
- To perform other ad hoc duties as assigned.
- To handle maintenance and processing of routine daily/monthly activities (e.g. data entry, cheque clearing transactions, etc.)
- To manage and prepare monthly returns for submission in a timely and accurate manner.
- Maintain HSBC internal control standards, implement and observe Group Compliance Policy. Maintain awareness of operational risk and minimize the likelihood of it

occurring. Maintain and ensure due observance of HSBC Internal Control Standards, including timely implementation of recommendations made by internal/external auditors and external regulators. Ensure awareness of compliance requirements and implementation of Group Compliance Policy. Maintain awareness of operational risk including its identification, assessment, mitigation and control, loss identification and reporting in accordance with Section 4 of the Group Operations.

(Apr 2010 – Feb 2018) Customer Service Banker

- Adhere to the customer experience standards defined for the Branch to enhance customer satisfaction. Support and actively participate on various service initiatives to enhance customer satisfaction.
- Support actions to improve SLA for wait time for the service platform.
- Provide satisfactory treatment of customer-raised queries and problems. Ensure prompt and appropriate action taken to address customer feedback/complaint to enhance service delivery.
- Educate customers about alternate channels for ease of banking.
- Ensure operational effectiveness by meeting the agreed service levels for processing and minimize re-work for efficiency.
- Ensure proactive update of accurate customer information in the bank's systems for delivery of future needs and business development.
- Objectives achieved in accordance with all Compliance, Audit and other regulatory requirements met at all times to ensure no operational losses.
- Ensure compliance of KYC/AML and data accuracy for all account opening to have minimum errors and with timely document submissions.
- Embrace and practice the banks value.
- Put the customer at the heart of business and deliver joined up services and solutions aligned to customer needs.
- Comply with all training requirement as per the banks direction.

(Feb 2018 – Present) Assistant Manager Customer Service

- Assist the Branch Manager / Customer Service Manager to deliver world class customer experience and business profitability through smooth branch operations (Services & Cross Sales) while adhering to both internal and external control standards.
- Assist/Drive initiative that help the branch achieve the financial or service deliverables as per Bank's directions.
- Support initiatives that enhance business through cross referrals & transactional sales.
- Maintain cost within budget especially controllable costs.
- Overall branch performance by focusing on growth and anti-attribution strategy
- Support branch plans & activities, campaigns (in branch and external) & promotions, establish external potential customer contacts and network in the local market.

- To deliver world class customer experience and consistent service delivery through all touch points of the branch service platform.
- To troubleshoot and handle challenging situations and/or customers and do effective service recovery.
- Ability to assist the service platform as a first level escalation point with a strong customer orientation and service mindset.
- Plays a pivotal role in driving the HSBC brand experience.
- To enhance the performance of the service team through the HR initiative and coaching support.
- Effectively balance between management expectations and people management through leadership.
- Manage and perform relief duties to relief other staffs or even branch manager within the branch/region.
- Work with surrounding community.
- Manage resources and processes to improve productivity and operational efficiency while adhering to all guidelines in the union collective agreements.
- Manage operations with minimum operation losses on staff account. Proactively report potential losses to Management and ensure immediate action is taken to contain losses when discovered.
- Manage and improve the overall branch operations within VCA.
- Manage customers' expectation, identify need and provides relevant solutions in accordance to the Bank's KYC and business ethics policy.
- Undertake timely submission of all returns from the branch and reinforcements of operational standards.
- Ensure a "Satisfactory" or corresponding rating (where applicable) for all compliance and AML related audits/reviews conducted on the areas of the businesses under their responsibility.
- To discharge the compliance and Anti-Money Laundering (AML) / Counter / Financing of Terrorism (CFT) / sanctions control responsibilities as Local Compliance Representative (LCR) by implementing compliance and AML/CFT/Sanctions controls, policies and procedures, ensuring and adequate understanding of all relevant regulations applicable to the business and generally assisting with the resolution of compliance and AML/CFT/Sanctions problems.

Current Salary : RM5K+  
Expected Salary : RM 8,000  
Availability : 3 Month Notice in lieu

## **LANGUAGE PROFICIENCY**

- English : Fluent (Written & Spoken)
- Malay : Fluent (Written & Spoken)
- Tamil : Fluent (Written & Spoken)
- Mandarin : Basic (Comprehend)

## **REFERENCES**

Madam Koo Suh Kien  
017-3681186  
(Ex-Customer Service Manager HSBC)

Mr.Nick (Ng Mun Wah)  
012-2742038  
(Customer Service Manager HSBC)