

ANNA ABDUL SATTAR

Professional Experienced in CPV (Contact Point Verification), FRM (Fraud Risk Management) & Credit Analyst



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Nationality: Pakistani

Religion: Islam

Date of Birth: 24-04-1987

Marital Status: Married

Passport No: FB1076121

Passport Expiry: 02-11-2022



OBJECTIVE

Seeking an interesting and challenging job to work in a systematic and well-organized concern for utilizing my potential to assist management and put forth my skills to add value to a progressive reputed company in a professional environment. I am confident and dynamic individual with positive attitude. I consider myself as co-operative and motivated to my career and loyal to my work and organization.

AREA OF EXPERTISE

- Assertive and competent to manage work flows.
- Highly organized and result oriented.
- Willingness to take new responsibilities.
- Ability to learn quickly and adapt to changing environment.
- Strong leadership skills and good in handling stress situations.
- Good Interpersonal skills and relationship management.
- Strong believer in excellence knowing no bound and time.

ACADEMIC

- **Diploma in HRM, Marketing, Business Organization & Environment**
2015 - 2016
- **Professional Diploma in Business Administration**
2013
- **H.S.S.C – National Charity School (Arabic School)**
2008

BRIEF JOB DESCRIPTION IN CPV & FRM DEPARTMENT

- I have always been a top performer in KPI distribution and projects which was handled by me and MIS controller, KPI and quality check was also handled by me. I had always been one of the 5 top performers and below are the summary of my performances from 2009-2012, behalf of this I was the part of Fraud Risk Management unit for doing investigation for the cases and work with Aamir Khan and my respective manager Shadaab Ansari From 2007 till 2010
- I was given this opportunity to handle home finance product, Auto product and Investigation cases which was highlighted by CPV department
- I am always there to help and support my each team member and always come up with a solution to solve the issue and I provide new ideas to my team and manager to bring new improvement and skills in the unit. (i.e.: highlighting auto new individual companies cases to FRM)
- I have achieved the target of crossing 101 cases in the holy month of Ramadan in year 2012. Also get the achievement of getting highest fraud case in 2012 in home finance product with the amount of 500,000
- I have been selected for investigating and verifying Arabic, English and Urdu/Hindi customers and HR
- With my capabilities, I got opportunities to train many new employees who joined the CPV unit and I trained them with policy guidelines
- I was appreciated by many Managers, sales coordinators and Senior Analyst from retail credit for my hard work by completing the task and cases in time and reporting them with complete details for the cases, inquiries and bank/home finance project which was assigned to me

HRM SUMMARY

- Foundation of risk management
- Quantitative Analysis.
- Financial Markets and products.
- Valuation and Risk models
- Parcel and Express Business Unit

COMPUTER SKILLS:

- Microsoft Office
- English and Arabic typing with 34 wpm
- Computer related applications (managing files & Fluent user internet)

AREA OF INTEREST:

- Meeting, Socializing
- Travelling
- Reading
- Good in managing team
- Learning advance tech.

WORKING EXPERIENCE

DUBAI ISLAMIC BANK - Dubai UAE

CREDIT ANALYST

June 2019 to till date...

RESPONSIBILITIES:

- Analyzing the cases on daily product worked on a Auto Finance
- Analyzing the cases checking the customer profile based on the checking
 - Data Entry
 - Dealing with four system
 - Collection
 - I flex & AECB Report
 - Bio Report
- Giving the approval for all type of product based on customer profile.

DUBAI ISLAMIC BANK - Dubai UAE

TEAM LEADER – Contact Point Verification Unit

Feb 2014 to June 2019

RESPONSIBILITIES:

- Supporting CPV agent in their daily jobs by providing Solution regarding policy and process
- Very responsible toward duties and always willing to help the team member with no hesitation
- Always giving my support to sales service units as well as my team members and to managers and outdoor sales & Assisting sales with complains and delay
- Even when direct manager are not present work is done on time with same effectiveness
- Handling calls & emails on time with no delay
- Maintaining record of the absence / Sick leave/ unpaid leave and keeping direct contact with HR regarding the issue related to HR Policies
- Assisting CPV Manager with the daily distribution of cases and maintain for records and keeping a core eye on the daily work so that the queue goes smoothly
- Assisting sales with complains and delay
- Supervise and Conduct effective verifications as per the laid down guidelines and processes in the CPV policy, within the agreed TAT in order to minimize and prevent Card/ Retail Asset, credit/ fraud losses to the bank
- Manage the CPV and case distribution of all secured and unsecured products within the Team members
- Collate the daily MIS from all team members on daily basis and prepare the monthly KPI to share with the management after month end or on request
- Conduct regular team briefing to update the team with necessary changes in policies, credit circulars issued, or other changes /updates related to CPV unit
- Ensure that all work/case related queries of CPV agents which require immediate attention need to be resolve Asap to avoid any TAT related issues
- Ensure that all verification Emails (for Employer CPV) sent by CPV Agents to companies as per policy and process

AWARD / ACHIEVEMENT:

- **Appreciation Award**
First women to
achieve award in CPV
department
Award given by RCD
for Fraud Cases.

SPOKEN LANGUAGES

- **ENGLISH**
- **ARABIC**
- **URDU**

- **EMIRATES POST - Dubai UAE**
CALL CENTER AGENT

- Perform Quality check on Agents MIS as per process depending on availability of required logistics
- Suggest Policy/Procedural changes or recommend process improvements , system improvements (related to CPV) when identified, if any in order to enhance the process .Supervise a Team of CPV Agents by ensuring necessary training & development initiatives are taken in order to ensure better performance

DUBAI ISLAMIC BANK - Dubai UAE

CPV – Contact Point Verification Documentation Officer

Sep 2007 to Feb 2014

RESPONSIBILITIES:

- Processing of incoming and outgoing calls for credit card, auto loan and personal finance and preparation of vouchers and customer advice of all posting entries
- Complies and prepares control sheet and other document.
- Ensure all applications are proper verification and technical check.
- Provide professional delivery and quality services.
- To verify the authenticity of the addresses/Office/Residence/Business of the loan applicants provided in the loan application by carrying out physical inspection and through telephone.
- Card type defined.
- CPV for the Payroll Company and TML companies.
- Cases Distributions for the all product.
- Working in investigation department, with fraud risk management unit.
- Doing the quality Check for the MIS and provided to the Manager
- To verify the authenticity of documents viz. Salary Certificate/Income Documents /Bank statements and other relevant documents by visiting Employer/Banks/Other concerned authorities.
- To submit a report on the findings to the Bank.
- Receive the award in fraud cases on 2010 for the best employee in the bank.
- Get the highest number of achievement in fraud cases.
- Doing quality Check.
- Supervising the Team.
- Working as a Team Leader for CPV unit.
- Supervise and conduct effective verification as per the laid down guideline and processes in the CPV policy , within the Agreed TAT in order to minimize and prevent Card/Retail Asset, credit /fraud losses to the bank
- Manage the CPV and case distribution of all secured and unsecured product within the Team Members.
- Conduct regular team briefing to update the team with necessary changes in policies, credit circulars issued, or other changes /updates related to CPV unit.
- Ensure that all work/case related queries of CPV Agents which require immediate attention need to be resolve Asap to avoid any TAT related issues.
- Perform Quality Check on Agents MIS as per process depending on availability of required logistics
- Suggest Policy/Procedural changes or recommend process improvements , system improvements (related to CPV) when identified, if any in order to enhance the process .Supervise a Team of CPV Agents by ensuring necessary training & development initiatives are taken in order to ensure better performance

DECLARATION

I hereby declare that the information furnished above is true to the best of my knowledge.

(ANNA ABDUL SATTAR)