

THERESA SEQUEIRA

Address: JVC, AL Barsha, Dubai, UAE

Telephone/Mobile - 0097145771998 / 00971503269709

Email- ernestsequeira@ymail.com

I am well experienced in the banking and accounting field. I have worked in the engineering firm from May 1987 until March 1989. Subsequently, I worked with HSBC Bank, Mumbai from April 1989 until Aug 1996. Thereafter I worked with HSBC Bank Middle East, Dubai from Sept 1996 until June 2011.

I have an excellent verbal and written communication skill, and the ability to work in a fast-paced, self-directed environment. I'm willing to devote my time and skillset to work for the betterment of the company. With a wide variety of skills, I am committed to performing professionally and effectively to contribute to the success of the organization.

EXPERIENCE

Sept 1996 – June 2011

HSBC BANK MIDDLE EAST, DUBAI

Credit loans department for retail customers:

- Processing of Personal Loans for Customers, Sundry Loans, Asset Link Loans, Staff Loans, Overdraft facilities.
- Preparing and maintaining reports related to loans.
- Preparing part payment/final settlement of Loans.
- Answering queries of Branches pertaining to Customer Loans, Staff Loans etc.
- Doing an employment check with the company to verify if customers are employed by the company.
- Handling queries and working closely with the Compliance team to help recover/settle disputed loans of customers who have lost their jobs.

Network Service Centre- Helpdesk in the position of an Officer

- Handling queries from Branches pertaining to Deposits- opening and closing of Accounts, Salary/transfers coming into customer's accounts.
- Handling queries from Branches pertaining to Credits- Loans processing, Staff loans, overdraft facilities, Asset Link loans, settlement of customer loans.
- Cross selling products such as Personal Loans, Asset link loans, credit cards etc.
- Handling queries from Branches/customers directly pertaining to Remittances- inward/outward Remittance, standing instructions, cheque collections.
- Ensuring that all customer complaints are dealt with in time by informing the concerned departments and getting back to the customers with resolved queries or at least sending them or branches a holding reply.
- Sending emails to the concerned teams to resolve the customer query.

Cheque Clearing Department in the position of Senior Officer

- Processing of all inward/outward clearing cheques.
- Handling lotus notes and all queries from branches pertaining to cheque clearing.
- Preparing reports pertaining to the clearing department.
- Ensuring that all queries from Branches are resolved the same day.
- Assisting my team mates to help resolve customer complaints.

APR 1989 – SEPT 1996

HSBC BANK (MUMBAI, INDIA)

Guarantees Department (Corporate Customers)

- Typing of Guarantees on a stamp paper- New, renewal and closing of guarantees for Corporate customers.
- Processing New Guarantees, renewal and closing of guarantees for customers.
- Dealing with customers directly or through calls with regards to their queries.
- Filing of all these documents.
- Preparing reports for the department.

Trade Services Department:

- Processing bills of lading, inward and outward bills of lading for corporate customers.
- Preparing reports pertaining to the department.
- Handling customer queries over the phone or directly.
- Filing of all these documents.
- Also worked in Cheques Discounting department, handling inward/outward cheques for customers.
- Also worked in Helpdesk, answering queries from customers, receiving and lending documents from/to customers.
- Recording all documents inward and outward and handing them for processing to the respective departments.

Corporate Credit Department:

- Preparing Security Documents.
- Checking the documents for proper execution and signature verification.
- Recording the receipt of documents in books and on the computer system.
- Filing Security documents in the respective customer document file.
- Updating the system records on expiry or renewal of security documents.
- Deleting records from the books and system on cancellation or repayment of facilities.
- Stamp balancing at the end of every month.
- Arranging our payments to be made to Legal Advisors and solicitors.
- Handling queries from Regional Managers pertaining to their clients.
- Handling/processing staff loans as well as closing staff loans.
- Filing of security documents pertaining to staff loans.
- Handling queries of staff with regards to their loans.

JAN 1987 – MAR 1989

R J SHAH & COMPANY LTD

- Worked in the Accounts Department, looking after the company's books of Accounts for various Engineering sites. (Cash books, petty cash books).
- I have also handled Profit & Loss accounts, finalizing of accounts, Balance Sheet, Reconciliation of Statements along with my colleague.

EDUCATION

- CANOSSA CONVENT HIGH SCHOOL, MAHIM, MUMBAI GRADE (1-10)
- ST. ANDREWS COLLEGE, UNIVERSITY OF MUMBAI
- BACHELOR OF COMMERCE
- UNIVERSITY OF MUMBAI
- CORRESPONDENCE COURSE, COMPLETED FIRST YEAR MASTERS OF COMMERCE
- REMY'S INSTITUTE, DADAR, MUMBAI
- PROFESSIONAL TYPING COURSE AND SECRETARIAL COURSE (STENOGRAPHY- SHORTHAND TYPING) WITH 40 (WPM)

SKILLS

- Hardworking and self-motivated
- Sincere and dedicated
- Well versed with Microsoft word, Excel, Lotus notes, power point
- Innovative
- Good team Player

ACTIVITIES/HOBBIES

Love sports like cricket, badminton

PERSONAL INFORMATION

Marital status: married
Nationality: Indian
Gender: Female
Languages Known: Hindi, English, Marathi
Visa Status: Residence Visa