

KM WASIM AKRAM

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Career Objective: To pursue a challenging career in an organization providing healthy work environment and opportunities for performance-oriented growth.

WORK EXPERIENCE:

Assistant Manager

November 2020 till Present



Process: **FIRST ABU DHABI BANK**

FAB, the UAE's largest bank and one of the world's largest and safest institutions, offers an extensive range of tailor-made solutions, and products and services, to provide a customized experience.

Job Responsibilities:

- Working for First Abu Dhabi Bank (UAE) & handling their corporate clients transactions, Salaries and Abu Dhabi Exchange Market settlement account
- Making payments to employees and other creditors according to the debit instructions received and monitoring company's suspense account
- Create an inspiring team environment with an open communication culture
- Identify process gaps and recommend system improvement and enhance efficiency to Minimize risk and improve delivery standards
- Timely payment of Pension/PF to the employees within cut off in order to avoid penalty payments
- Contact client sitting in UAE office seeing clarification on documents or seek for Additional information whenever required.
- Preparing and reporting EOD reports in order to ensure all the client queries are answered and payments are made within cut off
- Responsible for answering queries raised by the clients in regards to the payment procedures and also handling them seeking other teams help.
- Discover training needs and provide coaching and Listen to team members' feedback and resolve any issues or conflicts
- Managing daily day end confirmation emails
- Preparing accounts reports whenever required and making it available for the company on time
- Identifying area of improvements for the process in order to increase efficiency
- Recognize high performance and reward accomplishments
- Monitor team performance and report on metrics
- Handling different types of transactions like Direct debit payments, ADX, pension payments, supplier payments within cut off
- Suggest and organize team building activities
- Handling accounts for ADX (UAE Share Market) & their brokers, and ensuring the all Account are settled as per given instructions by them within timeline

Loan / Direct Debit setup & Cancellation.

- Validation and processing of new loans received through Branch, input/create new loans in T24 for manual bookings including validation of DOA (Delegation of Authority)
- Manually set up interest rate in T24 (For forward rate in addition to existing rate)
- Manual Settlement of existing loans / Internal Transfer of funds (A2A)
- Remittance, block release or adjustment
- Loan Restructure (Placing of blocks, principal increase, PD recovery, deferral etc.)

- Funds transfer, data capture
- MC Issuance, covering letter & Bank Guarantee
- Collateral linking / delinking
- Loan Cancellation
- Settlement (Full/Partial), Past Due Recovery, Loan parameter changes like repayment date, instalment change
- Signatures obtained on the MCs as per the DOA matrix
- Disbursal memos (wherever applicable) should be forwarded for “Transaction Authorization Limit” sign-off as per Loan Ops DOA matrix
- To minimise operations risks for the Bank by ensuring that all transactions that are processed comply fully with underlying customer or internal instructions.
- Handling loan related queries raised by Internal Stakeholders, timely response to be provided
- In addition, coordination with other sections of Operations and internal stakeholders to ensure smooth work flow and delivery of high quality and timely service to internal customers

Teller

SEPTEMBER 2014 to June 2020



Al Fardan Exchange is one of the oldest and most established names in the UAE remittance market, and an industry pioneer in the UAE.

Work Description:

Receive transaction instrument Collect cash against transaction Provide cash against transaction / vouchers
Collect cash against receipt vouchers complete on-account transactions vouchers Pay cash against
authorized cheques, credit cards

Job Responsibilities

- Dealing with foreign currencies and local currency
- Preparing and managing cash deposit through Trans guard Group
- Preparation and finalization of financial statements.
- Passing Journal entries and authorizing
- Checking cash receipts and cash payments.
- Responsible for the payment processing and approval of new OD limit to corporate customers.
- Managing cheque transfer and ensure the clearance.
- Managing of accounts payable, accounts receivable, and respective reconciliation.
- Verify reversals and cancellations.
- Checking KYC and Central Bank forms.
- Identify and resolve client concerns.
- Handles inward/outward remittances including Instant Transfer, Telex Transfer, and Demand Draft, Instant Cash, Transfast, Speed Remit Western Union and other Al Fardan products and services.
- Accepts various credit card payments and National Bonds Placement/Redemption.
- Manage with client calls and answers customer queries and complaint
- Day end report verification

Sr. Customer Care Officer

August'2012 – April' 2014



Process - COMCAST

American multinational mass media company and is the largest broadcasting and largest cable company in the world by revenue. Best on Internet, cable and phone service

- Providing access to customers of their online account after call verification.
- Troubleshooting for the accounts and online log in accounts. On the chat as well as on the call.
- Processing payments for the accounts, waiving off the charges for unhappy customer.
- Transferring email IDs and log in IDs from the previous accounts to current accounts of the customers.
- Generating usernames and password after account verification as per FCC guidelines.
- Enabling access to the online voice mails for the customers. Internet troubleshooting help
- Schedule technician visits.
- Creation of accounts for new customers

EDUCATIONAL

COURSES	INSTITUTE	YEARS
B.com Graduation	Burdwan University	2007 - 2010
Intermediate	W.B.S.E	2005 - 2007
High School	W.B.S.E	2005

Extra Qualification

- Swift smart course from NIIT (3 Months Duration)
- Career Edge course from NIIT (12 Months Duration)
- Hardware & Networking course from NIIT (18 Months Duration)

Training

- Importance of customer Services.
- Cross Selling Technique
- National Bonds
- Itisal Al Nazahah awareness Program
- Money Laundering, Anti-Corruption, Financial Crime and Fraud Prevention

Hobbies

- Web designing

PERSONAL DETAILS

UAE Driver Licence: Bike and Car.

Nationality : Indian
 Date of Birth : August 27, 1988
 Marital Status : Married
 Languages : English, Hindi & Bengali

Abilities

- Good verbal & written communication skills
- Highly diligent and committed
- High on energy level all the time
- Very adaptable & optimistic
- Excellent integrity & loyalty