



## ARSHAL

Banking Process/Human  
Resources/Accounts

### PROFILE

I am flexible, reliable and possess Excellent time keeping skills. I am an enthusiastic, self-motivated, reliable, responsible and hard-working person. I am a mature team worker and adaptable to all challenging situations.

## EDUCATION

**Acharya Institute of  
Management & Science**  
June 2013-2017  
Bachelor of Commerce

### CONTACT

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PASSPORT NUMBER:  
**P9792614**

Nationality: **INDIAN**

LANGUAGES:  
**English, Hindi, Urdu,  
Arabic(Beginner)**

## WORK EXPERIENCE

### **CONCENTRIX**

#### **Senior Representative Operations**

#### **Process-Bank of HSBC-2019-2023**

Experienced banker with excellent analytical skills as well as a devotion to customer service. Maintained 98% satisfaction rate from banking sector for 4 years straight.

Achievements/Tasks

- **Awarded as valuable performer for the quarter year.**
- **Certified as Accounts Executive-Accounts Payable and Receivables in June 2018**
- Monitoring and analyzing the customers profile details of all HSBC holdings, savings accounts and investment funds.
- Processing transactions accurately with the customer Debit and Credit cards.
- When the system picks up on unusual purchase patterns so as to prevent fraudulent use of the card block and activation.

### **CHIME FINTECH TECHNOLOGY**

- Chime is an American financial technology company which provides fee free mobile banking services provided by the Bancorp bank and Stride Bank.
- A complete view of a customer's activity and history across transaction channels.
- The ability to retrieve and analyze data in relation to fraud investigations. They provide oversight, monitoring and reporting on financial crime risks and review Customer Accounts for prevention and detection of possible fraud situations.
- Our job will be to flag suspicious activity by monitoring banking patterns and singling out transactions that do not fit into the expected range.
- When analyzing a customer's activity, Vera fin considers several factors, including:
- How the check was deposited. A mobile or ATM deposit increase risk due to the anonymity they afford the depositor.
- If there are sufficient funds in the account to cover the check value.
- Ockta tool Case functionality gives an investigator an "all-in-one-place" location to fully document their investigation. Plus, if the fraudulent activity is over \$5000, from the case they can easily generate fraudulent activities, access all the information needed

## AREAS OF EXPERTISE

- ❖ Fraud Analyst
- ❖ Anti-Money Laundering
- ❖ KYC
- ❖ Business Operations
- ❖ Customer Service
- ❖ Problem Solving
- ❖ Ability to work under Critical Situation
- ❖ Technical Skills
- ❖ Interpersonal Skills
- ❖ Team Work
- ❖ Risk Assessment
- ❖ Microsoft Excel-VLOOKUP Advanced Tool in Excel

to create a comprehensive narrative and e-file directly.

- The customer's deposit history. Is the check deposit abnormal based on the customer's past behavior.

### **LLOYDS BANK-US PROCESS**

- Handling Customer Transactions
- Demanding the customer by issuing Default and Final Demand notice to repay the loans which had borrowed from the respective bank.
- Involves managing the operations and processes of an organization include supply chain management, product design, forecasting, quality control, and delivery management.
- Processing transactions accurately with the customer Debit and Credit cards

### **SPECTRA BROADBAND SERVICES-18-19**

- Perform the complete sales
- process from order generation to payment collection and also responsible for generating the revenue
- develop good relation with the customers of which include individuals, corporates, government organizations etc.,

### **JAFFRYS DIMENSION BILLIARDS-17-18**

- Oversee daily transactions, including accounts payable/receivables and general ledger
- Prepare budgeting reports and forecast revenues.
- Track the progress of financial and accounting objectives.