

YASHARIN ZAKKOOR

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PROFESSIONAL SUMMARY

A highly accomplished finance and management professional with over 8 years of experience in banking, credit analysis, financial services, and customer service, specializing in cash management, currency exchange operations, and regulatory compliance. Proven expertise in handling high-volume cash transactions and ensuring compliance with AML, KYC, EDD, CTF, and Central Bank standards. Strong knowledge of remittance services, transaction reconciliation, and client relationship management in fast-paced environments. Consistently exceeded performance targets and recognized for driving loan portfolio growth and delivering excellent customer service. Skilled in optimizing workflows and delivering tailored financial solutions that enhance client satisfaction. Proficient in managing front and back-office operations, leveraging data-driven insights to support decision-making. Demonstrated leadership in fostering high-performance teams and driving operational improvements. Currently pursuing an MBA in International Business, with a focus on delivering strategic value in financial services and exchange operations.

EDUCATION

MBA in International Business - UK
University of the West of Scotland | Reading

Postgraduate Diploma in Strategic Management and Leadership (OTHM Level - 7) - UK
Apex ED | 2024

Mini MBA in Project Management - Ireland
European Institute of Leadership and Management | 2024

Diploma in Business Finance
University of Kelaniya | 2022

Diploma in Business Management
Metropolitan College | 2020

Diploma in Financial and Management Accounting
Nexgen Institute of Management | 2019

Diploma in Human Resource Management
Institute of Social & Technical Studies | 2018

National Certificate in Advancing Career Skills (NVQ Level - 4)
Technical College | 2018

Diploma in Information Technology
ESOFT | 2014

For a further list of certifications, I invite you to review my LinkedIn profile.

EXPERTISE

Technical Skills

- Islamic Banking & Financial Services
- Corporate & Strategic Finance
- Credit Analysis & Loan Management
- Financial Auditing & Internal Controls
- Remittance Services
- Currency Exchange Operations
- Cash Management & Reconciliation
- Business Strategy, Planning & Development

EXPERIENCE

Junior Executive - Credit Analyst
Amana Bank PLC | Feb 2022 - Sep 2024

- Conducted cash flow analysis and managed loan portfolios for SMEs and retail customers, ensuring compliance with regulatory frameworks.
- Prepared credit memoranda, financial reports, and managed complex credit applications, enhancing operational efficiency.
- Sustained overdue accounts below 1.5% by ensuring regulatory compliance and mitigating risk.
- Worked closely with legal, compliance, and audit teams to uphold credit policy standards and facilitate smooth loan disbursements.
- Processed ancillary credit products like Letters of Guarantee, Letters of Credit, and TT Payments, optimizing loan processing workflows.
- Led loan collections and recovery efforts, reducing non-performing loans and improving portfolio health.
- Provided strategic financial reports (MIS) to support decision-making and enhancing operational efficiency.
- Delivered tailored financial solutions, building strong client relationships and enhancing satisfaction.
- Participated in the review and enhancement of credit policies and procedures, ensuring alignment with market trends and regulatory changes.
- Conducted market research and competitor analysis, identifying business opportunities and cross-selling financial products, which boosted revenue.
- Trained and mentored junior staff, fostering a culture of learning and professional development.

Executive Assistant - Head Teller (Cashier) and Back Office Operations
Amana Bank PLC | Nov 2019 - Jan 2022

- Handled high-value cash transactions and collaborated with the compliance team to maintain adherence to AML and KYC standards, in line with Central Bank regulations.
- Processed daily financial transactions, including receipts, payments, and reconciliations, maintaining a 99% accuracy rate.
- Managed branch operations, including ATM and CDM replenishments, and resolved operational discrepancies.
- Administered petty cash disbursements and ensured procurement and inventory management efficiency.
- Managed the resolution of customer disputes related to transactions and remittances, enhancing overall customer satisfaction and ensuring timely service delivery.
- Coordinated cross-functional activities, fostering effective communication with clients and internal teams.

- Anti-Money Laundering (AML) & KYC Compliance
- Risk, Change & Compliance Management
- Project Operations & Process Improvement
- Financial Analysis
- Credit Risk Management
- Receivables Collection & Invoicing
- Procurement, Inventory & Document Management
- Data & Financial Reporting (MIS)
- Accuracy & Record Keeping
- Revenue Enhancement & Cost Optimization
- Digital Transformation

Soft Skills

- Administrative & Stakeholder Management
- Customer Service, Client Relationship & Experience Management
- Leadership, Team Building & Training
- Process Monitoring & Improvement
- Effective Communication & Presentation
- Quality Assurance & Control
- Multi-Task Efficiency & Rapid Learning
- Problem-Solving, and Decision-Making
- Attention to Detail & Reporting
- Negotiation & Conflict Resolution

LANGUAGES

English - Working Proficiency
Tamil - Native

REFERENCE

Available upon request.

- Maintained meeting minutes, reports, and documentation with a 98% accuracy rate in preparation, organization, and dissemination.
- Provided executive support, including preparing reports, presentations, and coordinating meetings, events, and training sessions.

Banking Assistant - Customer Service / Front Office Operation Amana Bank PLC | Nov 2018 - Oct 2019

- Assisted customers with account inquiries and resolved complaints, ensuring high levels of satisfaction.
- Promoted digital banking platforms and resolved technical issues, reducing front office wait times by encouraging self-service tools.
- Supported sales by cross-selling bank products, including loans and savings plans, and followed up on leads & customer inquiries to contribute to revenue growth and business development.
- Conducted market research to improve product strategies and team performance and cohesion.

Administrative Assistant cum Sales Coordinator

KAJR Enterprises | Sep 2016 - Oct 2018

- Provided administrative support, managed inquiries, and improved CRM systems, leading to a 30% increase in operational efficiency.
- Administered customer databases, supported the sales team with lead follow-up and documentation, and contributed to a 15% rise in lead generation.
- Coordinated the preparation of sales proposals, presentations, and product information for clients, improving the overall sales process.
- Organized corporate events, managed procurement, and led successful promotional activities, boosting brand visibility and engagement.
- Established relationships with vendors, negotiated contracts, aided budgeting, and ensured operational efficiency in alignment with company goals.
- Assisted in generating invoices, following up on payments, and ensuring timely collections to improve cash flow.