



## ASSAD SIRAJ

**Date of birth:** 10/06/1996      **Nationality:** Indian      **Gender:** Male

**Phone number:** +971 50 622 3635      **Email address:** [assadsiraj@gmail.com](mailto:assadsiraj@gmail.com)

**Address:** Abu Dhabi - United Arab Emirates

### ● CAREER OBJECTIVES

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A dedicated banking professional with 6 years of experience in trade finance, credit card services, and loan management, seeking an opportunity to leverage my expertise in financial operations, customer service, and compliance. Skilled in handling loan account openings and high-value disbursements, ensuring timely processing of finance applications, and maintaining adherence to banking regulations. Adept at resolving customer queries within agreed turnaround times, coordinating with internal departments to streamline financial processes, and preparing detailed reports for management review. Committed to delivering exceptional customer service, providing technical assistance to colleagues, and contributing to process improvements that enhance efficiency and customer satisfaction.

### ● WORK EXPERIENCE

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#### PROCESS EXECUTIVE- FEDERAL BANK OPERATION LIMITED (FEDSERV) INDIA| AUG 2023- SEP 2024

- Handle inward remittances, M-bills, and EEFC account conversion and follow-ups.
  - Manage end-to-end trade finance operations, including processing export bills, collection bills, and forward contracts.
  - Monitored financial transactions using the LexisNexis to identify and prevent potential money laundering activities, ensuring strict compliance with AML regulations and company policies.
  - Processed customer transactions through multiple platforms, including Finacle (Core Banking Solution), BPM, and Trade Online (Newgen), maintaining accuracy and timely execution.
  - Scanned and processed payment instructions for accurate and timely settlement, ensuring compliance with banking regulations and operational guidelines.
  - Managed trade transactions, documentation, and financial data to support organizational goals.
  - Coordinated with customers to address inquiries and provide updates, enhancing client satisfaction and retention.
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#### CUSTOMER SERVICE EXECUTIVE - FEDERAL BANK OPERATION LIMITED (FEDSERV) INDIA | DEC 2021- AUG 2023

- Delivered exceptional customer service by managing calls and emails related to banking and credit card services, ensuring prompt and effective issue resolution.
- Addressed customer inquiries and resolved issues efficiently using Oracle CX, ensuring high levels of satisfaction and adherence to service standards. Motivating: Inspiring team members to accomplish their goals.
- Engaged in discussions with clients, financial institutions, and teams for banking solutions.
- Collaborated with internal teams to process requests seamlessly, enhancing operational efficiency and customer experience.
- Maintained and strengthened customer relationships through proactive communication and timely support.

- Leveraged tools like Finacle and Oracle CX to streamline service delivery and improve customer interactions.

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JUNIOR PROCESS EXECUTIVE - MASS CONSULTANCY PRIVATE LTD INDIA | JUNE 2018 - DEC 2021

- Managed loan account opening processes and ensured seamless onboarding for clients and staff.
- Experience in handling loan account opening and loan disbursement at Mass Consultancy.
- Handled collateral linkage and maintained accurate records of linked securities.
- Tracked loan repayment schedules and processed adjustments in interest rates as per approved concessions.
- Ensured accuracy and completeness of loan documentation to meet audit and compliance standards.
- Utilized Finacle and other tools for efficient loan processing and documentation management.
- Oversaw disbursement of loans exceeding ₹2 crores while ensuring compliance with internal policies.
- Handled collateral linkage and maintained accurate records of linked securities.
- Tracked loan repayment schedules and processed adjustments in interest rates as per approved concessions.
- Ensured accuracy and completeness of loan documentation to meet audit and compliance standards.
- Oversaw disbursement of loans exceeding ₹2 crores while ensuring compliance with internal policies.

● EDUCATIONAL QUALIFICATION

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B.COM COMMERCE

Bharathiar University- Tamil Nadu, India  
2018-2021.

PLUS, TWO

Higher Secondary Board of  
Examination Kerala.

HIGH SCHOOL

V.V.B.H.S.S Aluva

● EXPERTIZE

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Microsoft Office - MS Excel, MS Word, MS Power point  
Finacle software  
CX  
Fi- Serv software  
BPM Process Portal  
Adaptive  
Decision making  
Customer service  
Problem-solving  
Decision-making  
Management  
Interacting  
Leadership  
Planning and Organization  
Transport Management

● LANGUAGE SKILL

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English  
Hindi  
Malayalam

● PERSONAL DETAILS

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Address: Abu Dhabi -  
United Arab Emirates  
Passport No: S6915444  
Nationality: Indian  
Visa Status: Visit Visa

## ● **DECLARATION**

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I hereby declare that all the details mentioned above are in accordance with the truth and facts as per my knowledge and I hold the responsibility for the correctness of the above-mentioned particulars.

Assad Siraj