

**MV****MALIKA VATS****BANKING & FINANCIAL SERVICES +971 58 172 9417
VATS.MALIKA@GMAIL.COM**

OBJECTIVE

To provide **end to end solution** for **Banking** and **Financial Services**, by providing the **right products & Solutions**.

Business Development Professional with **9 years of experience**, in **corporate** level as well as **start ups**.

SKILLS

- Business Budgeting
- Business Development
- Financial Risk
- International Financial Reporting Standards (IFRS)
- Management
- Management Information Systems (MIS)
- CRM & Workforce Management
- Financial Planning
- Sales
- Customer Services

EXPERIENCE

BUSINESS DEVELOPMENT & ANALYST MIDDLE EAST & GCC • HEALTHSURE GLOBAL • SEPTEMBER 2016 TO JUNE 2018

- Develop detailed Business Plans, Feasibility Studies, Market analysis, Business analysis, MIS Reporting, Cash Flow Modelling, Analysis of Balance Sheet etc.
- Managing Client Reports and providing coordination between the client and Business Manager in India.
- Off Shore Business handling and development
- Learning and Development for new hires

RELATIONSHIP MANAGER • ABU DHABI COMMERCIAL BANK • FEBRUARY 2016 TO AUGUST 2016

- Achieve monthly sales targets in the financial year.
- Prospect in targeted segments that require meeting standards in phone calls, and face-to-face visits.
- Present and sell banking products & services to potential customers in an ethical structured & professional manner.
- Maintaining and developing relationships with existing customers to enhance the cross sell opportunities.
- Acting as an external personal contact between the bank and its existing and potential markets.
- Handling objections with a view to getting the customer to buy.
- Making accurate, rapid cost calculations and providing customers with correct quotations/charges.
- Record all sales activities in Daily Sales Reports and update CRM for leads and contacts.

SALES EXECUTIVE • EMIRATES NBD PJSC • SEPTEMBER 2014 TO DECEMBER 2015

- Develop new markets and customers with in the assigned territory to enhance sales revenues & Handle CRM Data Extensively
- Employee Development: Acquire Assessment/Certification Standards Improve Product Knowledge through Training Program

PERSONAL DETAILS

Date of Birth:
24th September 1990

Languages Known:
English & Hindi

Visa Status: **Visit Visa**
(Till 1st February, 2019)

UAE Driving License: **Yes**

- Customer Service: Provide quality customer service to ensure customer satisfaction and retention
- Market Intelligence: Provide market intelligence to supervisors on a regular basis for use in formulating strategies and plans
- Compliances & Processes: to be Vigilant while sourcing any product and putting bank benefits always ahead of anything and use utmost care and alertness all time

SENIOR COMPLAINEE & MIS OFFICER • SANTANDER BANK UK - GENPACT • SEPTEMBER 2009 TO JUNE 2014

- Designed, counselled and implemented company compliance procedures and policies
- Providing initial recommendations & Reviewing account activity.
- Overseeing the compliance training of new employees & Responding promptly to any compliance failures.
- Maintaining a log of communications that are relevant to any compliance issues.
- Reviewed and approved control policies and processes in order to ensure regulatory compliance across all departments
- Managed databases, providing extensive reports as required by regulatory bodies
- Participated in uniquely structured projects to assure compliance and to compile information for in-depth study and analysis
- Interact effectively with internal customers; handle communications and inquiries with external customers in a global multi-cultural environment
- Making SAR's and following up with Fraud Team
- Managing MIS reporting
- Provided Extensive Training on Anti Money Laundering & Its policies.
- Handled LMS – Learning Management System – Effectively Designing Anti Money Laundering, Fraud Awareness, Customer Satisfaction, Integrity
- Handling reports for Utilization & Taking care of PDB
- Managing Weekly Scheduling of 250+ Employees, Forecast planning and Exceptions
- Managed Lean Penetration for the process.
- Certified Lean Trainer

EDUCATION

MASTERS OF BUSINESS ADMINISTRATION - FINANCE • 2016 • INDIAN INSTITUTE OF MANAGEMENT AHMEDABAD (IIMA)

BACHELORS OF COMMERCE • 2012 • UNIVERSITY OF RAJASTHAN, MAHARANI'S COLLEGE