

RAZIA ROSHANDEEN

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DOB: 01/01/1992

Nationality: Sri Lankan

Notice Period: 1 month or less

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Personal Summary and Objective

A Business Postgraduate with more than 5 Total Years of Experience; a dedicated HR & Admin Coordinator carrying out full range of HR responsibilities using knowledge on recruitment, employee relations, training and development as well as an efficient and well established in administrative environment that are fast paced and challenging. Also, having in-depth exposure to multiple sectors within the Retail banking domain at a reputed International bank as a Senior Banking Advisor; while having specialized in revenue generation through successful cross selling of financial products and services to potential end consumers. And a detail-oriented Visa Services Assistant; an analytical thinker with strong problem solving, time management, and interpersonal skills. It is with great pleasure that I wish to improvise this opportunity to expand my well established domain knowledge, partnered with my experience, excellent communication skills, integrity and creativity in order to fulfill the organization goals.

Core Competencies and Skills:

- In depth exposure on all areas of customer service/ client services management, sales management, loan/account originations, HR related functions, administrative/coordinator duties, credit risk evaluations, client relationship building, staff training/ development and marketing (cross selling) financial services/banking products
- Well-versed in dealing with immigration issues, processing visas; being aware of possible fraudulent cases or forged documents geographically and thematically
- Quick learner and passion for challenge
- Hard working with an eye for Attention to Detail
- Possess strong leadership skills, ability to motivate and work collaboratively in a team
- Confident and dynamic individual with an objective of achieving excellence
- Proactive and ability to think outside the box to deliver on goals
- Ability to effectively track and monitor key milestones/ deliverables
- Analytical and systematic approach to problem solving
- Good working knowledge of Microsoft Office package
- Ability to set and manage priorities judiciously
- Excellent written, oral communication skills and presentation skills
- Ability to work in a multi-cultural environment
- Strong interpersonal and tactical/negotiation skills

Career History – 05 Years 3 Months Experience

Human Resources & Administration Coordinator (Sep 2013 to Oct 2015)

Employer: Nippon Traders Pvt. Ltd | Sri Lanka

The Human Resources Department was responsible for the analysis and design of work, recruitment and selection, training and development, performance management, compensation and benefits, employee relations, personal policies with compliance to laws and to support the business strategy.

Responsibilities:

- Perform responsible professional/administrative work coordinating functions and executing tasks within Human Resources.
- Assist HR Manager with recruitment, interviewing, and selection processes and send appropriate correspondence to all applicants in a timely manner.
- Provide administrative support in the preparation of correspondence, reports, schedules, confidential materials and various employee issues.
- Operate payroll system and provide support and clarifications to employees when requested.
- Produce salary certificates, control holidays, medical leaves, and attendance of every employee adjusting monthly wages
- Manage company benefits (medical insurance, flight tickets if any, etc)
- Support the department managing the execution and follow up of training and development programs to ensure optimal company-wide performance.
- Keep strict confidentiality in performing the duties and managing the information.
- Maintain employee personnel filing (passport copies, insurance, etc)
- Arrange employee training.
- Organize company outdoor events.

Visa Services Assistant- Consular Services (Oct 2014 to Jan 2015)

Employer: Embassy of France | Oman

The consular services department was in charge to help identify persons who may pose a security threat in order to provide visa approvals. General experience of checking and monitoring entrants into the France; skilled ability to open communication and build relationships with public organizations in order to collect their responses and opinions.

Responsibilities:

- Provide accurate and timely advice and information to customers; being aware of possible fraudulent cases
- Dealing with applications, assessing various documents, entering the applications in the various computerized systems, issuing travel documents, visas and other applicable documents or services
- Maintaining /recording consular records and other relevant electronic files, physical documents

- Providing information on travel documents, visas and authorizations for temporary stay, legalizations, verifications, requests for consular declarations and other consular procedures to applicants concerned and providing advice to applicants
- Receiving the payment of the fees to be paid by the applicant and recording in the cash register and providing the applicant with a receipt
- Maintaining all consular receipts on a daily basis after receipt and approval with signature by the Senior Consular Officer
- Providing relevant or any additional important information on applications to the Senior Consular Officer

Senior Personal Banking Advisor- Retail Banking [Consumer Credit Risk] (Aug 2011 to Aug 2013)

Employer: Hong Kong & Shanghai Banking Cooperation (HSBC) | Sri Lanka

This job role was responsible for consulting clients and building effective relationships, seeking to refinance and support existing or new customers to the best loan or service according to their budget or requirements. It required duties such as approving or pre-qualifying loans, evaluate the credit risk based on the credit history. Hire, train and motivate staff and also had to oversee a team of collectors to maximize customer service and exceed sales goals.

Responsibilities:

- Manage staff including performance reviews, staff development, work- load balance and issue resolution for all positions reporting into this position.
- Responsible for proactive communication with management with respect to all significant challenges or opportunities.
- Responsible for development of business. Identify prospective customers in line with the Bank's strategy and target.
- Interview loan applicants, analyze financial documents and related data to determine the creditworthiness of applicant and the merits of the specific loan request.
- Calls on existing or prospective customers to develop new business, expand existing business, maintain good customer relations and ensure proper servicing of accounts
- Cross selling Bank's products and services. Focus on overall development of each relationship to obtain maximum return on exposure, while managing risks.
- Execute client relationship development programs and initiatives aiming corporate legal, regulatory and compliance buyers and influencers, as well as current clients.
- Assist with coordination and planning of new office openings and other special events as relates to potential business development activities.
- Provides on the job training and serves as a resource to less experienced officers in the areas of marketing, new business development, and loan analysis and servicing.

Recovery Agent/Collector- Retail Banking [Collections/Recovery] (Aug 2010 to Aug 2011)

Employer: Hong Kong & Shanghai Banking Cooperation (HSBC) | Sri Lanka

The above mentioned position required regular interaction with customers, reviewing and preparing reports, maintaining excellent customer service and to achieve the required targets of the month to perform mitigation loss and recovery activities. I was awarded as a 'top performer' for surpassing the monthly targets.

Responsibilities:

- Interacting with customers on daily basis, collecting overdue payments and promoting other products and services of the bank.
- Driving revenue growth through the development and management of the specialist who will make proactive contacts.
- (Phone, e-mail, and mailings) on a daily basis with existing financial advisors to strengthen relationships and identify opportunities to establish relationships with new Financial Advisors.
- In depth customer handling for Collections and Recoveries Department and providing effective financial solutions for customers.
- Control Delinquency of the loans Portfolio including lifestyle, car, housing loans and overdrafts.
- Handled all Delinquent bucket 1-6 loan accounts, and over limit overdrafts queries to recover and retain customers with proper guidance.
- Special follow ups on possible customer retention instances and provide financial solutions according to the customer's capacity.
- Updating customers on their Loans and overdrafts status and thereby providing excellent customer service.
- Taking part in management discussions to decide monthly targets.

Awards and Special Achievements

- Awarded as the Best Performer for year 2010/2011 at the HSBC annual bank awards 2012.
- Awarded as the Best Performer for 1st & 2nd Quarter of 2012 at the HSBC quarterly bank awards 2012.
- Awarded as the Best Performer for 1st Quarter of 2013 at the HSBC quarterly bank awards 2013.

Academic / Professional Qualifications

- **MSc** in Business Psychology: presently following, Heriot-Watt University, United Kingdom. Completing at Oxford School of Business, Sri Lanka. Completion date: August 2016
- **BA (Hons)** with Second Class Honors: 1st Division, Leadership and Management, Northumbria University, United Kingdom. Completed at Business Management School (BMS), Sri Lanka (2009 to 2012)
- Graduate Diploma (Pre-Masters): Merit Pass, Business Management, Edexcel University, United Kingdom. Completed at Business Management School (BMS), Sri Lanka (2010 to 2011)
- International Diploma in Business Management: Merit Pass, Edexcel University, United Kingdom. Completed at Business Management School (BMS), Sri Lanka (2009 to 2010)

- Diploma in Information and Communications Technology - APIIT Foundation Programme - Consists of 2 semesters covering 10 modules. Completed at Asia Pacific Institute of Information Technology (APIIT), Sri Lanka (2008 to 2009)

Primary and Secondary Education

Royal Institute, International School (2002 – 2008) and completed

- GCE Ordinary Level Grading (2008)- Cambridge University, United Kingdom (Syllabus) - English: **A**, Math: **B**, Physics: **C**, Biology: **B**, Chemistry: **B**, Computing: **B**

Extra-Curricular Activities / Memberships

- The LAMDA Diploma in Speech and Drama Education (LSDE) 2010
- Secretary of the Student Activity Club APIIT 2010 / 2011
- Secretary of the Student Social Club BMS 2009 / 2010
- Member of the Islamic Organization Committee of APIIT 2009 / 2012
- Secretary of Islamic Society of Royal Institute 2007 / 2008
- Holder of Junior Prefect post at Royal Institute 2007 / 2008
- Team achievement at annual debate competition at Royal Institute 2007 / 2008
- Member of the art club of Royal Institute 2006 / 2008

Referees

Mr. Reyaas Refaideen

Project Manager - Gulf Energy SAOC,

Sultanate of Oman

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Mr. Janaka Rodrigo

Head of Collections, Recovery and

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