

Muskan Tanwar

Customer Service & Operations Analyst

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Professional Summary

Detail-oriented **Customer Service & Operations Analyst** with 2+ years of **banking experience**, specializing in compliance and risk mitigation within lending operations. Proficient in conducting in-depth investigations and resolving complex queries using independent judgment. Adept at collaborating with internal stakeholders to ensure regulatory compliance, while managing high-volume operations with precision and confidentiality within SLAs. Committed to delivering operational excellence.

Work Experience

NatWest Digital Services India Pvt. Ltd. (formerly RBS Services India Pvt. Ltd.)

Customer Service & Operations Analyst, Lending Operations

Gurugram, Haryana

July 2021 – September 2023

- Executed various Business Banking transactions, including security releases, loan rate changes, and loan closures, by verifying customer information, investigating anomalies, and conducting due diligence.
- Collaborated with Relationship Managers and cross-functional teams to ensure regulatory compliance, leveraging CRM and back-office systems for effective data management and documentation.
- Reduced processing errors by 30% by guiding team members through complex inquiries and escalations.
- Identified inefficiencies in the security requisition process, implementing improvements that resulted in a 20% reduction in processing time.
- Enhanced risk management by maintaining accurate records, logging incidents, and analysing trends to mitigate potential risks and ensure robust audit trails.
- Managed 100% error-free data processing in high-volume operations, focusing on accuracy and customer satisfaction.
- Led daily operational tasks, such as quality checks, system updates, and end-to-end management of multiple processes, supporting smooth workflow and efficient Business-as-Usual (BAU) operations.
- Supervised team work allocation based on individual skill sets and workload, optimizing resource utilization to meet SLAs and KPIs for timely service delivery.

Sankalp Hamara – NGO

Digital Marketing Intern

New Delhi, India

May 2020 – June 2020

- Developed content and managed social media platforms, driving successful media marketing campaigns that resulted in a 20% increase in volunteer participation.
- Boosted community outreach through digital marketing, raising awareness of the NGO's initiatives and events.

Education

Institute of Innovation in Technology and Management

Bachelor of Business Administration, **CGPA: 8.7**

Janakpuri, New Delhi

2018 – 2021

M. C. L. Saraswati Bal Mandir Senior Secondary School, CBSE

12th Standard, **CGPA: 8.6**

Hari Nagar, New Delhi

2017 – 2018

Skills

Technical skills: Microsoft Office (Excel, Word, PowerPoint, Outlook), CRM tools (e.g., Microsoft Dynamics 365), Tableau, SQL, Google suite, AML/CFT regulations, KYC

Soft skills: Communication (written and verbal), Analytical Thinking, Problem-Solving, Time Management, Team Collaboration, Organizational skills, Attention to Detail, Adaptability

Certifications

End to End AML KYC (Anti-Money Laundering & Know Your Customer) – **Udemy**

Business Analytics Specialization by University of Pennsylvania – **Coursera**

Ultimate Microsoft Office: Excel, Word, PowerPoint – **Udemy**