

DIVYA PRABHA PALANI

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PROFESSIONAL SUMMARY

Detail-oriented Banking Professional with 5 years of experience in backend processes, specializing in retail and corporate banking functions, account maintenance, and billing operations within NatWest Group.

- Proven ability to create an exceptional customer experience by handling a broad range of financial transactions with accuracy and efficiency.
- Strong background in resolving customer concerns, identifying customer needs, and providing tailored solutions.
- Skilled in supporting business objectives by promoting products, services, and banking capabilities.
- Extensive experience in ensuring compliance with bank policies and regulatory requirements.
- Demonstrated ability to support Operational Excellence through the accurate completion of business processes and procedures.
- Proficient in Customer Relationship Management and adept at participating in process improvement opportunities.
- Certified in Data Analytics enhancing ability to analyse data and support business goals.

PROFESSIONAL EXPERIENCE

SERVER | Saravana Bhava, Delta

07/2024 – Present

Working as Part-time Server by providing knowledge of different Food items to the customer.

- Provided respectful and empathetic service to diverse guests, including individuals from vulnerable or marginalized backgrounds, fostering a welcoming and inclusive environment.
- Maintained cleanliness and hygiene in dining and service areas, ensuring adherence to safety standards and contributing to a safe communal space.
- Resolved customer concerns calmly and efficiently, demonstrating patience, active listening, and strong interpersonal communication skills.
- Collaborated with team members during high-demand periods to ensure smooth operations, reflecting adaptability and a commitment to shared responsibilities.

SENIOR ANALYST | NatWest Group, India

06/2029 – 04/2024

Worked as a senior analyst for reconciliation on the fund accounting and fund transfers team.

- Managed the end-to-end process for non-personal mandates, ensuring accuracy and compliance with bank policies and regulatory requirements.
- Processed and validated mandate forms and documentation for corporate and institutional clients, ensuring all information was complete and accurate.
- Performed due diligence checks and verified authorization levels to mitigate risks and prevent fraud.
- Updated and maintained records in the bank's systems, ensuring data integrity and accessibility.
- Collaborated with relationship managers and other departments to facilitate the efficient handling of mandates and resolve any issues promptly.
- Ensured compliance with all internal and external regulations, including AML (Anti-Money Laundering) and KYC (Know Your Customer) requirements.
- Performed searches on individuals and entities using external/internal applications, ensuring all reporting timelines are met.
- Responded to mails and queries to the UK Exceptions Team regarding account maintenance.
- Handled quarterly and monthly billing operations for corporate customers and financial institutions.
- Provided status updates to BU head regarding service charges revenue (~\$45 million annually).

- Onboarded new clients and managed amendments to tariffs and client details per customer requests.
- Identified risks and gaps in processes, implementing control measures.
- Collaborated with technology, products, VCG team, and stakeholders on process simplification projects.
- Conducted period reviews for clients according to risk ratings, reducing exception percentages.
- Managed invoice preparation and dispatch via portal and email (CRM Application).
- Onboarded new clients into manual billing, GCAB, Access Direct, TFX_RS, RPE & RPF.
- Amended tariffs and client details per customer requests with relationship manager approval.
- Managed back valuation, refunds, costs, credit allowances, interest, and rebates.
- Administered account types, processed, verified, and recorded documents and forms.
- Conducted period reviews for clients according to risk ratings, reducing exception percentages.

CUSTOMER SERVICE & OPERATIONS ANALYST | Accenture Solutions India Pvt Ltd

06/2019 – 04/2024

- Processed up to 5,000 invoices per month accurately and timely.
- Facilitated internal and external audits through sound recordkeeping and documentation.
- Ensured all invoices were audited and ready for payment.
- Handled vendor queries related to invoices, purchase orders, and payments.
- Responded to emails and queries within specified turnaround times.
- Captured issues, errors, and improvement ideas for continuous team improvement.
- Updated trackers, worked on bank statement activities, and prepared monthly SLA reports.

EDUCATION

MASTER OF BUSINESS ADMINISTRATION | University Canada West, Vancouver

2026

BACHELOR OF COMMERCE – BANK MANAGEMENT | Madras University, India

2018

CERTIFICATION

- **Food safe Certificate** | SafeCheck Advanced Food Safety Certification 2024
- **Micro credential Certificate in Financial Accounting** | University Canada West 2024
- **Certification in Data Analytics** | Great Learnings 2021

SKILLS

Compassionate Customer Service | Crisis Management & Problem Solving | Record Keeping & Confidentiality | Health & Safety Awareness | Team Collaboration | Cultural Sensitivity & Inclusion