

DIVYA PRABHA PALANI

Banking & Finance Professional

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PROFESSIONAL SUMMARY:

Detail-oriented **Banking and Finance Professional** with 5 years of proven experience in **retail and corporate banking**, specializing in account maintenance, billing operations, and accounts payable. Recognized for delivering exceptional **customer service** by accurately managing complex **financial transactions**, resolving client concerns, and providing **tailored solutions**. Skilled in **AML/KYC compliance**, **risk management**, and ensuring strict adherence to **banking regulations** and **audit requirements**. Adept at driving **operational excellence** through **process improvement**, **workflow optimization**, and **cross-functional collaboration**. Proficient in **Data Analytics (Python, MySQL)** and **CRM applications**, with the ability to transform financial data into actionable insights that enhance **business performance and support strategic objectives**. Certified in Data Analytics, bringing strong analytical and problem-solving skills to support organizational growth.

AREAS OF EXPERTISE:

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| ✓ Banking Operations & Account Management | ✓ Personal & Everyday Banking Solutions |
| ✓ AML/KYC Compliance & Risk Mitigation | ✓ CRM Applications & Invoice Management |
| ✓ Billing Operations & Accounts Payable | ✓ Process Improvement & Operational Excellence |
| ✓ Customer Service & Relationship Management | ✓ Audit Support & Documentation |

PROFESSIONAL EXPERIENCE:

NatWest Group (Formerly known as Royal Bank Of Scotland) - Chennai, India

Customer Service & Operations Senior Analyst

June 2019 - July 2023

- Delivered exceptional **customer service** by managing client inquiries, resolving concerns, and providing **tailored financial advice and solutions** aligned with customer needs.
- Proactively identified customer needs during account reviews and initiated **referrals** to appropriate teams for credit cards, loans, or other financial products.
- Supported **branch and corporate business objectives** by handling ~45M annual service charge revenues through efficient billing and account operations.
- Executed a wide range of **financial transactions** including account openings, amendments, payments, refunds, and reconciliations, ensuring seamless customer experience.
- Guided customers on using **digital and self-serve banking platforms**, enabling faster, simpler, and more secure service adoption.
- Collaborated with **cross-functional teams and branch equivalents** (relationship managers, compliance officers, risk teams) to achieve business targets and customer satisfaction.
- Escalated complex or unresolved customer issues to senior managers, ensuring quick resolution and customer retention.
- Contributed to **branch operational excellence** by supporting account documentation, daily reconciliations, billing operations, and exception reporting.
- Maintained strict adherence to **AML/KYC policies**, identifying and reporting suspicious activity related to money laundering or fraud.
- Consistently safeguarded customer data and bank assets by ensuring compliance with **risk, privacy, and regulatory requirements**.
- Actively engaged in **marketing promotions and product cross-selling** by presenting clients with everyday banking and credit card solutions.
- Trained and supported team members, fostering a **collaborative branch culture** that improved efficiency and service delivery.

Accenture Solutions India Pvt Ltd – Chennai, India

Customer Service & Operations Analyst (Accounts Payable)

June 2018 - June 2019

- Delivered **transactional banking support** by processing 5,000+ invoices monthly, ensuring accuracy and meeting strict service deadlines.
- Responded to customer and vendor inquiries with professionalism, ensuring a positive service experience.
- Supported **branch-like operational tasks** including reconciliations, reporting, and documentation, aligned with compliance requirements.
- Assisted in **digital system adoption**, helping internal stakeholders navigate online platforms and tools with ease.
- Collaborated with team members to **streamline workflows**, reduce turnaround time, and improve accuracy in handling routine service requests.
- Ensured **risk management and compliance** by maintaining accurate records, supporting audits, and identifying errors before escalation.
- Acted as a reliable **team player**, contributing to team effectiveness and business outcomes.

PROJECTS & CERTIFICATION

Enhancing Customer Experience & Digital Banking Adoption – NatWest Group

- Led a customer engagement initiative to improve adoption of **digital and self-serve banking platforms**, resulting in a 25% increase in customer use of online services.
- Conducted **needs-based conversations** with customers, identifying opportunities to cross-sell everyday banking products and credit card solutions.
- Designed and implemented a **customer referral framework** that streamlined referrals to specialist teams, reducing turnaround time for financial solutions.
- Delivered **digital guidance workshops** for colleagues, ensuring branch-wide consistency in educating customers on mobile and online banking features.
- **Outcome:** Improved **customer satisfaction scores by 15%** and contributed to overall branch business growth objectives.

Strengthening Risk & Compliance Controls in Branch Operations – NatWest Group

- Developed a compliance review checklist aligned with **AML/KYC regulations** to ensure branch-level transactions were fully compliant.
- Identified and reported potential **suspicious activity** to compliance teams, reducing financial and reputational risk.
- Standardized documentation and reporting processes, ensuring consistency across customer onboarding, billing operations, and account maintenance.
- Collaborated with relationship managers and operations staff to **reduce exceptions** during compliance checks by 18%.
- **Outcome:** Successfully passed internal audits with zero findings and safeguarded customer assets

Certifications: Data Analytics - Great Learnings, 2023

- Completed a professional **Data Analytics certification**, gaining advanced skills in **data analysis, visualization, and reporting**.
- Applied **Python and MySQL** to analyze financial data, identify patterns, and optimize workflows in corporate billing and transaction operations.
- Acquired foundational programming knowledge with practical applications for **data processing and automation** in financial operations.

EDUCATION

Master of Business Administration

September 2025

University Canada West, Vancouver, Canada

Bachelor of Commerce: Bank Management

April 2018

Madras University, Chennai, India.

SKILLS

- **Customer Service & Relationship Management** – Engaging customers in needs-based conversations, identifying solutions, and building long-term trust.
- **Digital & Self-Serve Banking Support** – Skilled in guiding customers on mobile banking, online tools, and self-service options.
- **Banking Operations & Transactions** – Experienced in deposits, withdrawals, billing, reconciliations, account maintenance, and cash handling.
- **Financial & Data Analysis** – Proficient in Python, MySQL, and Data Analytics for workflow optimization and reporting.
- **Risk & Compliance (AML/KYC)**– Strong expertise in anti-money laundering, fraud detection, and regulatory compliance.
- **Process Improvement & Operational Excellence** – Skilled in identifying gaps, reducing exceptions, and improving customer experience.
- **Collaboration & Teamwork** – Proven ability to work effectively across departments, escalate complex issues, and support business goals.
- **Communication & Problem-Solving** – Strong interpersonal, listening, and conflict resolution skills, ensuring seamless customer interactions.
- **Audit & Documentation Support** – Experienced in maintaining accurate records and supporting internal/external audits.