


SATHYA RAJAN Y

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SUMMARY

Experienced compliance and risk financial analysis professional, recognized as a two-time 'Top Performer' for maintaining 100% accuracy. Skilled in analyzing client profiles, verifying documents, ensuring compliance, resolving discrepancies, and processing transactions. Strong in fostering team efficiency, driving growth, and implementing process improvements, with excellent analytical skills and leadership abilities.

WORK EXPERIENCE

Wells Fargo

Senior Securities Operations Representative **Feb 2024 - Jun 2024**

- IRA Estate Processing: Managed the transfer of deceased clients' assets to beneficiaries, ensuring compliance with U.S. federal tax regulations and mitigating risks on transactions averaging \$0.5M to \$1M daily.
- Resolved the critical escalations on a high priority basis, assigned by the onshore partner or Team Lead and promoted to internal quality control.
- Reconciled liquidated securities with trade settlement orders to ensure customers received what they were entitled to.
- Maintained a healthy SLA (TAT) and accuracy for the assigned deliverables even while accommodating heightened volume inflow.
- Assisted more than 5 trainees with 2nd level training to understand actual workflow post theoretical knowledge transfer.

Securities Operations Representative **July 2023 - Jan 2024**

- Validated Critical documents: IRA Enrollment form, Beneficiary claim forms, death certificate and US tax forms (W8 Ben Form, Expatriate Form) for 100% accuracy in transaction processing.
- Received the 'Top Performer Award' twice, in September 2023 and January 2024, for exceptional production achievements and consistently meeting SLAs.
- Provided support to my new manager in learning the process and assisted colleagues in bridging process-related knowledge gaps.
- Collaborated with the in-house paralegal team and IRA Policy Branch Support team to resolve legal cases related to distributing IRA assets, specifically in situations of document insufficiency for transfers.
- Handled additional tasks such as taking minutes of meetings, organizing team huddles to address improvements in team efficiency, and promoting best practices in the process. Proactively sought out new opportunities for growth and development.

Consumer Lending- Loan Documentation Processor **Aug 2022 - Jun 2023**

- ADS++ : Analyzed client profiles, transactions, and risk factors to identify potential compliance issues, assisting underwriters in their decision-making process.
- Reviewed and verified customer's income, credit reports, bank Statements, Paystubs, and Tax returns ensuring customer's payback capacity.
- Engaged in resolving discrepancies and addressing challenges related to documentation, while requesting supporting documents to reach a final conclusion.
- Maintained 100% accuracy in the 1-day SLA, which led to an opportunity for lateral movement into the Wealth and Investment Banking division.

Walnut Knowledge Solutions - Operations Intern **Oct 2018 - Dec 2018**

- Assisted in documenting various data related to quizzes conducted by the organization all around Karnataka.
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SKILLS

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| • Risk Assessment | • Analytical Thinking & Critical Reasoning |
| • Time management | • Leadership |
| • MS Office | • Power BI |
| • Graphic Designer & Video Editor | • C & C++ Programming |
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EDUCATION

Post Graduation Diploma in Business intelligence and Analytics <ul style="list-style-type: none">Mount Carmel College	2025- Present
Bachelor of Commerce - Finance St. Joseph's College of Commerce <ul style="list-style-type: none">8.22 CGPA	2019- 2022
Pre-University college St. Joseph's Pre-University College <ul style="list-style-type: none">90.00%	2017 - 2019
High School Sacred Heart Boys High School <ul style="list-style-type: none">92.80%	2016 - 2017

AWARDS & ACHIEVEMENTS

- Outstanding contribution to All India Catholic University Federation (AICUF) association
 - Certificate of Merit: Secured the highest marks in Computer Science, Economics,Business Studies, and Accountancy (CEBA) stream in the 1st year of PU education.
 - School Topper: Secured 3rd highest rank in X standard and was felicitated as the subject topper in English.
 - Secured First place in:
 - Carrom Men doubles: 'Sportstakes 2022,'a sports fest organized by St. Joseph's College (now University).
 - Shortfilm making: 'Cul-Ah 2022,' an University-level fest organized by Mount Carmel College
 - Pot Pourri: 'Stauros 2021' an University-level Gospel fest organized by Mount Carmel College
 - Football Runner Up, Bengaluru South Zonal-Level Sports Meet 2015-16.
 - Secured Third place in:
 - Shortfilm making: 'Cul-Ah 2019,' an University-level fest organized by Mount Carmel College
 - Carrom Men singles and Men doubles Intramurals 21-22 sports conducted by St. Joseph's College of Commerce
 - Secured NCC 'A' Certificate under No. 2 KAR AIR SQN (T) NCC & attended a 10-day rigorous NCC camp.
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POSITIONS OF RESPONSIBILITY

- Technical head and Core team member of All India Catholic University Federation (AICUF) association.
 - Event head of Bible Quiz & Digital Poster making for the Inter Gospel fest 'Revelation'– 2021 & 2022.
 - Judged the Bible Quiz event at 'Revelation'– 2023 organized by St. Joseph's College of Commerce.
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INTERESTS

- Short Film Making
 - Chess
 - Football
 - Video Editing
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PERSONAL INFORMATION

- Date of Birth: 05-Oct-2001
 - Gender: Male
 - Languages known: English, Kannada, Hindi & Tamil
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DECLARATION

- I, Sathya Rajan Y, hereby declare that the above information is true and correct to the best of my Knowledge.
- Date: 1 Nov 2025
 - Place: Bangalore