

Revathi Vigneshwaran
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Career Objective:

To be associated with reputed organization where I would have an opportunity to take up challenges and to apply my knowledge and develop my skills. I look forward to a position that would synergize personal interests and abilities with organizational goals.

Profile Snapshot:

- Offering **over 6.5 years** of experience in **Commercial banking**.
- Currently associated with **Bank of America (BACI), Hyderabad as Team Leader**.

Organizational Expertise:

Since May'16: Bank of America (BACI), Hyderabad as Team Leader

Department: **Syndicated Large Corporate Loan Services in Loan IQ**

- As a Credit Service Representative (CSR) in Large Corporate Loan Servicing Dept Commercial Banking. I handle agented and Non-agented syndicated loans.
- Migrated the process from Renaissance Application (ACBS) to LIQ (Misys).
- Responsible for handling Large Corporate Loan Services, USD/US Loans and FX Loans portfolio.
- Validating payment instructions/ notices and release advances/wires to client and Agent Banks as applicable.
- Analyze the request and provide Borrowing according to the notice and accept various requests from the Agent Banks through Fax & MS Outlook.
- Creation of obligations and Letter of credits Etc. in the Renaissance application (ACBS) as well as LIQ(Misys).
- Conversion of loans from Base Rate Loan to LIBOR rate loans. Merging the multiple loans in the system to single Base rate loan and vice versa.
- Submitted Business idea and Process Improvement to the team.
- Release the wire for advances and preparing end of day proof Balance sheet in excel. Work with various reports routed on daily, weekly and monthly basis like Reconciliation,
- Updating the Recon Report for the missing funds.
- Ensures to make the process as an error free process by showing 100% results in accuracy and TAT.
- Excel in Using the Bloomberg application for setting the Foreign Currency Rates.
- Helping the Wire matching process with releasing the wires on time without any defects, applications used are WTQ (wire transfer query) and Wire log template for data population.
- Validating the Delayed Drawn Report, Backdated report, Service Request Activity Report, Reversal Report, Quality Report.
- Providing Subject Matter Expertise and Guidance to the team
- Respond to Escalation emails from Internal partners
- Manage periodic rate changes, rollovers, advances, payments, conversions for Large Corporates
- Escalate payment related ambiguities to the supervisors/manager; SPOC for all service related queries
- Reconciliation of various control reports
- Issue Resolution with agent banks and Servicing CSRs
- Contacting Agent Banks (external party) for delay in payments, notices, and missing information
- Provide Subject Matter Expertise and Guidance to the team
- Identify issues and control gaps in existing infrastructure
- Supporting the fellow team members on queries relating to process

Since Dec'10: J P Morgan Chase & Co, Bangalore as Operations Analyst

Department: **Corporate Investment Banking & Commercial Loans**

Role- Document Review Process As a Document Review Specialist:

- Reporting of opening and closing of volumes to the management along with LOB Specific details, which include the Highlights and Challenges of the day.
- Reviewing the Loan Documents and Citing Exceptions in the Loan system for Missing Loan Systems.
- Work allocation and responsible for getting work done within SLA.
- Indexing the document which is scanned by the scanning team.
- Handling QC and resolving queries from Bankers via E-Mail/Phone.
- Publishing Reports on Daily, Weekly and Monthly basis to Management.

- Verifying the documents, which are being executed (checking for the correctness).
- Setting up exceptions to CSE's (Markets) if there is any document missing or discrepancy in the documents.
- Handling escalation from market and responding it with 24 hours TAT.
- Expertise in maintaining level of quality in operations ensuring adhere to all the quality parameters and procedures as per the stringent norms.
- Active Participation in Senior Management Calls which is held weekly to share the updates and also QIP's Challenge Forum to discuss the challenged errors of the team.

Role - Fed Pledge ProcessAs a Transaction Processing Specialist:

- Pledging Eligible Loans to FRBNY which meet the criteria set by FRBNY
- Analyzing the reports on LOAN IQ on day to day basis to ensure all the loans pledged are eligible to remain in the pledge pool
- Strategic work allocation supervision to achieve process deliverables
- Auditing the loans worked by the team to ensure pledging right loans to FRBNY.
- Creating production and analysis scorecards and providing the findings and recommendations
- Creating Quality scorecards and giving recommendation on improving the quality of the team
- Working on ineligible reports to convert loans to a pledge
- Partnership with Project Managers in US to discuss issues on high value loans
- Reviewing the regulatory documents (Power of Attorney, operating circular and recertification documents) required by the FED on Quarterly Basis

Other responsibilities:

- DSME (Deployment Subject Matter Expert) for Loan IQ
- BCP planning and UAT Testing
- Conducting Cross Trainings within team for efficiency and Analysis of cross trainings published to Management.
- Scheduling Meetings, Conducting Fast Board to discuss and share the daily trend of volumes, challenges and updates from Management Team.
- Determine training needs through quality checks, identifying training gaps & conducting programs to enhance operational efficiency of the entire team
- Collaborated extensively with internal and external auditors, providing in-depth assistance with periodic corporate Audits
- Risk management –Assess and anticipate potential risk and ensure effective checks and controls in place to mitigate risk
- Reviewing the procedures every quarter and uploading the same in the procedure link
- Raising Application access requests for the team

Highlights:

- Migrated the process from Renaissance Application (ACBS) to LIQ (Misys).
- Identified by External Clients for my best client service skills and received multiple Appreciations from External Clients.
- Joined as a team member and picked up the process quickly and was chosen to Service firm's TOP PRIORITY CLIENTS.
- Won Extra Miler Award for training the entire team
- Awarded with a certificate for commitment and excellent performance.
- Awarded for the best productivity and 100% quality (ACE Award).
- Received Ideation Award

Training undergone

- Excellent working knowledge in MS Office.
- Training on "Business Ethics"
- Training on "LOAN IQ Conversion and Business Objects".
- AML Certification Training in "JP Morgan Chase"
- OPEX Training in "Bank of America"

Academic Credentials

- MBA from University of Wales Institute, Cardiff.
- BBM from Sambhram Academy of Management Studies, Bangalore

Personal Skills

- Customer Focused & strong believer in teamwork and Integrity
- Ability to work in a fast-paced, dynamic, multi-task environment
- Constant inner urge to improve the abilities
- Good written and verbal communication skills

ITSKILLS

- Loan IQ, ACBS, VLS, ClientCentral, Exposure Now, ARC,
- Microsoft Office (**Excel, PowerPoint & Word**)

Personal Details

- Husband's name : Mr. Vigneshwaran J
- Date of Birth : March 04, 1986
- Sex : Female
- Marital Status : Married
- Languages : English, Tamil & Kannada,
- Address : No 11/1, 5th Cross,
Jaibharath Nagar
Bangalore-560033, INDIA
- Passport No : Z3241693

Reference

- Available upon request.
- I hereby declare that the above particular are true and correct to the best of knowledge and belief.

Revathi Vigneshwaran