

# LIYA PILLAI

## SUMMARY

Senior Manager with 14 years of experience in Banking / Financial Services domain, Credit cards, Client services, Governance, Risk & Controls. Exceptionally organized, reliable, quick learner, ability to multitask, plan and prioritize workloads and committed to work.

## PROFESSIONAL SUMMARY

**Senior Manager | Governance, Risk and Control**  
**NatWest Group erstwhile Royal Bank of Scotland Group**  
**Mumbai | 10/2022 - Current**

- Managing and facilitating the product development meetings and obtaining leader agreement in launching of the product
- Responsible for maintaining an operating rhythm for the Governance forums that help senior management make informed decisions regarding product life cycle journeys.
- Building strong relationships with key stakeholders
- Identifying new opportunities to help deliver better governance, processes and control
- Recommending improvements to processes and controls and leading the change through to implementation.
- Have actively played the role of Scrum master for Agile Framework through JIRA & LeanKit for Sprints
- Handling Control Testing, Internal and External Audit queries for the C&I governance process
- Resolving triage queries and advising on the required governance route to be undertaken for diverse product amendment requests
- Quality and hygiene assessments on proposals coming through Product Development Forums and Senior Forums to ensure all criteria are met at respective stage of governance from policy perspective (Risk, Control, Legal, Fraud, etc.)
- Managing the Pre-launch and Post Product Launch reviews as per the Product Lifecycle policy.
- Assisted in developing training materials and training employees across departments for ensuring the governance and controls process is embedded
- **Project Handled:** Chatbot Project for Product governance  
Acted as an SME and content developer for Governance Chatbot. Managed key activities like mapping key words to the questions, testing the questions, presenting the bot to the stakeholders with live demonstration

**Manager | Governance, Risk and Control**  
**NatWest Group erstwhile Royal Bank of Scotland Group**  
**Mumbai | 05/2019 - 10/2022**

- Responsible for performing controls for Sales framework for products, Terms and conditions and MLR (Mandatory Lending Reference) by meeting timeliness, accuracy and completeness in all the activities
- Prepared dashboard which gives summarize view, detailed view and insights into BAU and Non-BAU activities of Sales Framework.
- Reported miss-sell breaches of products to the senior authorities on monthly basis
- Trained Colleague on sales framework process and controls and did quality checks
- Collaborated with stakeholders to define product requirements and user stories.
- Performed system integration tests to ensure proper functioning of the applications
- Executed manual tests on various browser platforms to ensure compatibility with web based applications
- Created detailed reports about the results of UATs including identified defects and recommended solutions.

## CONTACT

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## FUNCTIONAL SKILLS

- Problem-Solving Skills
- Teamwork
- Organization Skills
- Project Management
- Product Lifecycle policy Management
- Process improvements
- Project Management
- Stakeholder Management

## EDUCATION

- Diploma in forensic Science -  
**St. Xavier's College, Mumbai**
- Bachelor of Science – Zoology -  
**Mithibai College, Vile Parle, Mumbai**

## CERTIFICATIONS

- Internal Certifications on RBS global Cash Assessments Level 1 & 2, Investigations and Anti Money Laundering (AML)
- Young Leaders Program (Program for assistant managers which involves various soft skills training management concepts and communications followed by assessment)
- Compliance and Risk Management Certification Course
- Project Management Professional Certification Program (PMP)
- Operational Risks Management: ORM
- Climate Change Risk Management

- Monitored the effectiveness of existing internal control systems and provided recommendations for improvement.
- **Project Handled:** Sales framework integration Project  
SME in implementation of Sales framework governance in Ulster Bank

**Senior Analyst | Governance, Risk and Control**  
**NatWest Group erstwhile Royal Bank of Scotland Group**  
**Mumbai | 10/2016 - 05/2019**

- Responsible for streamlining the Governance and processes that help senior management to make important decisions about the product offered by the bank to their customers
- Organize and run the NEPD (New Enhanced Product Development) meeting by providing necessary program management support for smooth running of meetings
- Assisting in designing and generating product reports which include maintaining the pipeline tracker, forward look activity, reports for ProdCo meetings
- Providing assisted services and continuous stakeholder engagement in processing the commercial card rebates for customers
- Provided support for stakeholders throughout the entire product lifecycle from conception through launch.
- Monitored customer satisfaction metrics such as Net Promoter Score and Customer satisfaction surveys

**Senior Process Associate | Client Services**  
**Royal Bank of Scotland Group**  
**Mumbai | 10/2013 - 10/2016**

- Building and maintaining healthy business relations with Corporate Clients through email / phone for ensuring maximum business benefit. Coordinating with Relationship Managers (RM) and Client Service Account Manager (CSAM) to resolve client's payment issues
- Effectively handled multiple processes and handled payment related queries for elite clients like Oracle and Colt for EMEA with 100% accuracy and NIL escalations and complaints
- Timely reviewing and updating of SOP and engage with Stakeholders.
- Working knowledge of SWIFT message.
- Handled activities of Team Leader by managing the team by Improved workload balancing of the team members through proper capacity planning.
- Investigating customer complaints and ensuring they are resolved quickly and conducting root cause analysis to provide solutions to avoid future reoccurrence Developed training materials for new staff members joining the team.

**Process Associate | Client Services**  
**Royal Bank of Scotland Group**  
**Mumbai | 05/2010 - 10/2013**

- Handled all payment related queries of the customer.
- Coordinated with varies operations Team to find the correct resolution for the client's queries
- Gathered customer feedback and reported it to management for further action

**Customer Care Executive | Credit Cards**  
**Royal Bank of Scotland Group**  
**Mumbai 02/2009 - 04/2010**

- Answered approximately 150 calls per day for Back accounts and credit cards and provided complete customer satisfaction for their queries Handled complex queries, and escalations.
- Identified cross-selling opportunities while interacting with customers

## ACCOMPLISHMENTS

- Received LOV (Living Our Values) Awards from the UK stakeholders for effectively managing Product governance
- Received Spot Ovations for process enhancement
- Spot ovation received for workouts done for process enhancements and process re-engineering
- Got appreciation from the Director of RBS India for efficiently delivering RBS values.
- Silver ovation received for exceptionally handling process in crisis situation(Chennai floods)
- Rewarded for highest client compliments & Top performer in the department for the year 2015
- Recognized as Employee of the month for outstanding performance and team contributions.