

# RAMYA BALU

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## Executive Summary

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- Management Professional with 8 Years of Experience in Banking Operations
- Ability to enhance the quality of work using innovative work techniques, with strong organizational and interpersonal skills
- Experience in the following verticals
  - Corporate Card operations
  - Loan Operations in Investment banking

## Skillset

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- Loan Operations - Secondary Trades and Settlements

## Professional Synopsis

Organization: **State Street HCL Services Pvt Ltd.**

Duration : Oct 2019 – Oct 2021 Specialist

### Responsibilities

- Performing secondary trades using Special Software: WSO, VMW, and MCH.
- Performing position reconciliation on daily basis and based on the finding, we reach out to Client / Agent to fix the discrepancies.
- Provided Fund-Administrative service to different clients and handle Portfolio
- Reconciliation of cash and position statements for trades.
- Reaching out to operation team on booking of trades, FX trades, Prices
- Handled proper analysis of exception to identify and resolve break and make sure timely delivery of report to client, meeting deadline and SLA.
- Handling different portfolios on basis of the fund region.
- Performing monthly, weekly and daily reconciliation of cash and position.
- Accurate and timely updating of Record keeping systems used by portfolio managers.
- Reconcile positions daily, activity includes researching differences and resolving them in an accurate and timely manner
- Investigate and resolve discrepancies between the fund accounting books and custodian cash and securities accounts of these funds.

Organization : **WIPRO**

Duration : Aug 2017 – Oct 2019

Title : Senior Analyst – Loan operations

### Responsibilities

- Categorize the agent notices received based on different parameters and processing the activities received on agent notices on a global level.
- Checking of the all the day trades processed as per client file into internal application.
- Handling trading transactions of various clients & reconciling the previous transactions.
- Following up of aged breaks with onshore team to create an offset entry to resolve the break.
- Analysing the Cash sheet, WSO Amount & other related documents to find the discrepancies.

- Handling team meeting and assigning work to the associates.

Organization : **Quattrro Global Services**  
 Duration : Aug 2015 – Feb 2017  
 Title : Senior Fraud Analyst – DCFP Card Operations

#### **Responsibilities**

- Investigate forgery and theft within customers' accounts and transactions on behalf of a financial institution
- Tracking and monitor the bank's transactions and activity that comes through customers accounts.
- Identifying and trace any suspicious or high-risk transactions, determine if there is improper activity involved, and determine if there is any risk to the bank or its customers.
- Checking and identifying any kind of ATO fraud and Fake deposit Customer Fraud
- Identifying any unusual or potential suspicious transactions activity report Investigation of Reference data queries and critical client issues

Organization : **Trayee Business Solutions**  
 Duration : Mar 2013 – Nov 2014  
 Title : Process Associate – Loan operations

#### **Responsibilities**

- Monitoring captured documents.
- Having good experience in working on DIR (Debt Income Ratio) and FOIR (Fixed Obligation Income Ratio).
- Strong experience in updating the customer's income in DIR/FOIR.
- Hands on experience in generating CIBIL (Credit Information Bureau of India Limited) report.
- Updates conversation details regarding the concern queue in Omni Flow.
- Having good rap up with Consumer Credit Risk Team.

#### **Educational Qualifications**

- Bachelor of Engineering.

#### **Personal Details**

Father's Name : R. Balu  
 Date of Birth : 2 Oct 1990.  
 Languages : English & Tamil.

#### **Declaration**

I hereby declare that the information furnished above is true to the best of my knowledge.

Date:

Place:

**RAMYA BALU**