

NIRMALA SARAVANAN B.Com, ACMA, CAIIB,

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SUMMARY AND CORE COMPETANCIES

Self motivated, well organised, highly analytical and versatile professional with almost 25 years of experience in the banking sector. Am more creative and productive in new and challenging environments. Will want to explore new avenues with different people to enjoy the diversity and thereby creating a work environment which is enjoyable to me as well as productive and competitive for my organisation. Specialised in reorganising, streamlining and strengthening financial operations with the knowledge and expertise in the field.

*Outstanding project, administrative and management skills*Successful in Managing Change*Interpersonal Awareness*Building Collaborative relationship*Analytical, Strategic and Conceptual thinking*Result Oriented*Personal Credibility*Fostering Innovation through new Initiatives*Self confidence*Flexibility*

PROFESSIONAL EXPERIENCE

From March 1998 till date

MULTINATIONAL FOREIGN BANK AUTHORISED SIGNATORY

March 1998 to May 2002- Internal Control unit. Handled the Nostro reconciliations and Proof verifications desk for the consumer banking business. Handled projects for system up gradation as the bank's branches rose substantially. Coordinating with the technology teams and signoffs for UAT to production modules.

May 2002 to April 2004- NR Operations. Handled Non Resident banking queries and deposit bookings and closures. Was awarded the best staff for fastest and error free closure of queries.

APRIL 2004 to Feb 2007- Branch Banking. Customer Service Representative- I had the opportunity to meet varied customers from across the globe. Job involved teller functions, servicing the queries across different products of the bank, regulatory submissions, and dealings in foreign currency, proofing branch accounts, issuance of foreign currency drafts, coordinating with the RBI and custody banks for currency withdrawal and storage in vaults. Coordinating for ATM loadings with vendors. Was a team member for a major revamp of teller module and was appreciated for valuable inputs for the change. Received the best branch team CSR award for 2005 and 2006 for showing exemplary commitment and error free working based on the customer walk in and feedback among a stiff competition from 42 branches.

FEB 2007 to Feb 2014- Account Fulfilment Unit. Credit Initiation specialist – Credit card bookings and underwriting with deviation bookings done in consultation with credit and compliance teams. Handling bookings and queries of HNI customers, high end priority cards, celebrity and NRI cards. Project ECS 2 years (Enhanced Card System)-Was an interface team member for testing system changes for cards database. Responsible for creating process for Merchant on boarding- Brick & Mortar and online merchants. Handling Aggregators and their agreements. On boarding of Corporates for Salary Accounts.

Feb 2014 till date- OTRC- Operations and Technology Risk Control - Accounting Specialist. Handling the daily Integrity and General Ledger reconciliation for the Banks Global Consumer Business including accounts in CASA, TIDE, AMORT, I&D ,Loans, payables, FA, NR etc. Includes daily checking of relevant reports, investigating system and reporting of discrepancies to different units in the Bank. Following with technology, proofing teams and units to rectify system glitches to resolve differences. Handling Contract Accounts, identifying the outstanding AR & Sundry contracts and follow up with Account Owners for proofing and resolution. Completeness check for Integrity and Contract Accounts .Monitoring Deferred accounts and coordinating with units to clear differences. Review of the Internal Merchant codes to avoid any misuse of the same. Daily Review of Suspense Accounts for any trending unusual balances and reporting.

June1996 to May1997

MULTINATIONAL FOREIGN BANK INDUSTRIAL TRAINEE

Selected as a trainee to work in Citibank branch, handled multiple roles from Greeter desk to successful project completion of Hyundai Account openings. Managing the Citigold account openings and deposit bookings. Custodian of ATM cards and Cheque books. Was appreciated for bringing a new client experience and customer delight. Responsible for Documents handling and storage. Created new MIS for the Branch Manager on the Customer walk-ins and type of service required.

EDUCATIONAL QUALIFICATIONS

2006: CAIIB

1998: AICWA (CMA)

1997: HONS. Diploma in Computer Applications

1995: B.Com -Anna Adarsh College for women, Madras University

AWARDS AND HONOURS

Proficiency prize winner in school and college.

Represented School and College in sports and cultural events and bagged a number of prizes.

Best employee for the quarter for identifying a fraudster in branch.

Best branch team award 2005 and 2006 among all India branches.

Team award 2008 for highest card bookings.

Star employee award for highest query resolution without errors.

Acknowledged by the Management team for being part of the seamless transition of Citi card platform.

Secretary for the Citi Club with over 500 employees, actively interact and arrange employee events with family for movies, woman's day celebrations, family tours and diwali gifts. Involves from drafting budget for the events, take necessary approvals, budgeting, identifying competitive vendors, choosing event managers to conducting the event successfully.

Treasurer for our flats welfare association.

Part of the "Friends" social service group visiting Guild of Service-to teach children and Old age homes for entertainment. Participated in several Community Service Programmes of Citi.

HOBBIES AND ENTERTAINMENT

Travelling with my family and shopping.

Socialising with friends.

PERSONAL DETAILS

Date of Birth: 14th March, 1975

Languages Known: Tamil, English, Hindi and Malayalam

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