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**Pooja Lingayat**

**DOB – 16 April 1991**

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| Career Synopsis | | | * A pragmatic, experienced, and highly motivated professional who combines her strong personality with a results-driven approach, flexibility, and effectiveness. Possess more than **6+ years** of combined experience in the **investment, retail, and commercial banking industry.** * Extensive experience in **NAV, Corporate Action, Asset / Data / Cash Management, Client Onboarding, Reconciliation, Custodian, Income verification & KYC /CDD/ AML** * Robust engineering and banking background. * Good understanding of the capital market, financial market, derivatives products, and a few regulations . * Possess sharp analytical & interpersonal skills and have displayed good skills in understanding client’s requirements and providing efficient solutions. |
| Education | | * Post Graduate Diploma in Banking Operations from IFBI Pune (Institute of finance, banking, and Insurance). A joint venture between ICICI Bank and IFBI * Bachelor of Engineering (Electronics & Telecommunication) with 73.55%, CSIT Durg, CSVTU University, CG, India | |
| Certifications | | * Certified Anti-Money Laundering Manager (**CALM**): Course covered Anti-money Laundering (AML), KYC/CDD, Combating of Financing of Terrorism (CFT), Legal & Regulations, AML-Red flags, Transaction monitoring, European Union AML Directives, Risk & Governance. * **Microsoft Power BI-** A Complete Introduction * **Business Analysis** Fundamental-2022: The course covered different methodologies (waterfall, Agile Scrum, spiral, etc), Modeling languages (BPMN, UML), Project requirements (Products constraints, business rule, Analysis,) * Basic knowledge for beginners: **SQL** * NISM (National Institute of Securities Market) Series VIII: Equity Derivatives Certification Examination under SEBI * NISM (National Institute of Securities Market) Series V-A Mutual Fund Distribution Certification Examination under SEBI | |
| Applications | | * JIRA, MCH (Multi Currency Horizon), **TLM (Transaction Lifecycle Management-Reconciliation Tool),** Share-point, Command console(checklist), MySQL, EAGLE STAR (used as accounting platform for US funds), INVEST ONE, SAP BUSINESS OBJECT, BLOOMBERG, GRX, GDP, DRAS, WORKBENCH, Xceptor Tool, NEXEN web application, FINACLE, CRM – iView ICICI bank application, MACROS, Microsoft BI tool, Euroclear. | |
| Work History | **State Street HCL Pune (Investment Banking), Team Lead (Feb 2022 – Aug 2022)**  **Income Verification payments**   * Involved in the verification & payments of income in terms of Interest & **Dividend** for FI (Fixed income) & Equity funds. * Handling Migration projects, and complex and critical processes from various APAC locations across the globe and combining them into one team to optimize and enable better governance over the process. * Inspecting all activities and transactions posted w.r.t. accruals and amortization of Mutual funds via the MCH (Multi Currency Horizon) application and excel macros. * Involved in Dividend verification & Payment – Checking and reviewing Ex-date, late announcement, entitlement, Tax related amendments, and adjustments. * Managing team size of 8 people as a team leader – handling overall finance operations & reporting to the deputy manager. * Supporting in standardization of tasks by making MIS reports and creating SOPs and training materials to minimize client-specific procedures, resulting in reduced manpower dependency.   **BNY Mellon Pune, Financial Analyst (Feb 2017 – Jan 2022)**   1. **Global Utility (Client Onboarding & Reconciliation Process)**   Role and Responsibilities-   * As a Financial Analyst, responsible for collecting and analyzing new client business information and need to understand state holders’ requirements and translate those requirements for Documentation, Transactions, Reporting, etc. * Responsible for looking Reconciliation process of accounting and custody part with the help of broker statements in the **TLM application**. Through reconciliation of cash & asset, researching breaks by root cause and resolving any difference promptly. * Responsible for providing and creating new automation rules for breaks or any errors in the Client transaction process. * Completes operational balancing and reconciliations and identification of breaks for both cash and position accounts. * Responsible for Investigation of breaks to source them to the correct resolver groups in a timely manner. * Matching of breaks and monitoring the aged breaks (FX break, position break, dividend break, collateral break) queue and drive closure. * Performs routine inquiries and research & provides Regular and ad-hoc reporting to the clients. * Coordinates with internal stakeholder partners and processing hubs for the root cause or for any errors. * Feeds and data validation including data upload activities and Set-up/closure of accounts in the Reconciliations Tool. * Ensuring all transactions are reconciled with clients/payment gateways at the custody and accounting levels. * Built reports for new and existing clients’ accounts, analyzing data from various technical and external sources to include a performance matrix. * Ensuring all receipts via all modes of payments from external partners on a particular day are investigated and reconciled within the time allotted. * Investigating and resolving discrepancies between different clients' fund accounting books and custodian cash and securities accounts in TLM. * Performed the reconciliation of multiple cash accounts that are subscriptions and redemptions, for the Corporate Trust Department. * Reviewed payments (SWIFT files) received and applied the appropriate amount to the account, ensuring the client approved the posted amount. * Develop and maintain knowledge within the functional/financial area of focus to support the business to design and improve business/ system processes with the help of IT for any data or reporting issue. * Responsible for setting up new client accounts (NOSTRO/VOSTRO) and maintaining accounts on **TLM (Transaction Lifecycle Management)** as a part of the central admin pre-reconciliation team for a smooth transition. * Mainly involved in opening, maintenance, and administration of funds and account: e.g. Corporate action events like- closure, addition, merger, liquidation, acquisition, and name change of funds. Also involved in SWIFT setup, mapping broker accounts with correct currency and BIC codes from the custody side as required. * Associated with the accounting and custody team to resolve open items/breaks and work towards reducing risk and maximizing efficiencies. * Organized cross-training sessions for new and existing team members in fund groups like US, Canadian, and AIFMD (Alternate Investment Funds) clients. * Monitored productivity targets considering quality parameters and performing re-engineering initiatives like improving auto-match rates, converting manual reconciliation on TLM, UAT testing, and automating current manual processes. * Handled GPO-Global process outsourcing project individually, an integral part of the cash recon project which involved upgrading the TLM application by implementing various IT procedures.  1. **NAV Construction**   **Role and Responsibilities-**   * TA (Transfer Agent) Reporting   + Involved with processing/reviewing subscriptions and redemption of shares to the respective funds with the help of Transfer agent (TA) reports. TA report includes details regarding reinvestment, cash dividend, purchases, sell, tax holding, fees, etc. for all different classes of each fund. TA report is directly related to cap stock which provides daily movement of the funds and their classes. * Variation Margin / Initial Margin Payment   + Responsible for variation margin/Initial margin for future trades depending upon securities pricing and maintaining position. My role involved checking new prices and positions with broker statements provided by the client to run the Variation margin. * FX Currency calculation   + Responsible for processing/reviewing FX (Foreign Exchange) calculations for trades in foreign securities to match base currency for reconciliation while leveraging future trade position documents provided by brokers.   + Processing FX gain/loss adjustments related to funds as per broker statement to match accounting   + Processing rollback (reduce price)/roll forward for existing future position trades to the new one. * Reporting   + Responsible for reporting changes in interest income and yield on daily basis due to tolerance changes. * Dividend reconciliation   + Performed dividend reconciliation by posting cash dividends or reinvesting on trades as per client confirmation by monitoring on ex-date and pay date regarding the option of Cash and Stock. * End to End NAV calculation   + Processing of corporate actions, fees, sweep booking, adjustments related to yield, smoothing, month-end interest, and other manual bookings including derivative and equities trades.   + Following up with business partners like custody partners, pricing, transfer agency, corporate actions, asset creation for Cash, Stock & TA reconciliations & other Issues blocking the NAV calculation.   + Checking price variances crossing set thresholds, cross-verifying prices from Bloomberg, and Eagle report, and following up with the pricing team for Issues.   + End to End NAV calculations of daily, weekly & monthly funds, which include equities funds, bond funds, FOF(Fund of Fund) & ETF (Exchange Traded Fund)Funds, Fixed Income funds, etc.   **ICICI BANK LTD Mumbai, Senior Operations Officer (2016 – 2017)**  Day-to-day banking operation(branch) and **KYC/CDD** checks for retail and commercial clients.   * KYC/ CDD /AML monitoring in CRM iView application: Performed stringent due diligence on opening new customer accounts. Procured necessary KYC information, and documentation based on retail or commercial clients. Reviewed and verified documents received and made risk assessments on new customers for smooth onboarding as per government regulations. * Transaction/activity monitoring of the customer on higher denominations payments (Above 50000 INR), suspicious and fraudulent transactions. This was conducted using signature verification, PAN details, email, or telephonic confirmation from the customer. * Identification and verification of the identity of retail/ corporate customers by strictly adhering to KYC & AML policy a. Complied with regulatory standards (by Reserve Bank of India) to guarantee high quality and timely completion of all customer due diligence. * Continuous review and approval of low, medium, and high-risk customers in an effective manner and if needed raised high-risk matters with management. * Handled Recurring /Fixed Deposit requests, NEFT, and RTGS transactions using the Finacle application. * Coordinated with different verticals such as RPC (Regional Processing Centre), ICMC (Integrated Currency Management Chest), Credit, and collections for the smooth functioning of the retail & asset operations of the branch. * An integral part of the demonetization process. Have identified fake currency notes and was responsible for the branch’s smooth operation during that time. | | |
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