

# Sangeetha Nanduri

#02-10, 3 Kovan Road, Kovan Residences, Singapore - 544917  
**E-Mail:** Sangeethagautam@gmail.com **Mobile:** +65 9451 7365  
**Residential Status – Singapore Permanent Resident**

**Banking Professional with 17+ Years of experience in Project Management, Business Analysis, Change Management, Stakeholder Management, Policy Development**  
**Subject Matter Expert in Client Tax Reporting, Regulatory Reporting and Compliance, GRC**  
**A Certified GRC Professional, Company Secretary and an MBA in Finance.**

Core Strengths	Areas of Expertise
<ul style="list-style-type: none"><li>Project Management</li><li>Stakeholder Management</li><li>People Management</li><li>Consulting</li><li>Vendor Management</li><li>Corporate Training</li><li>Business Analysis</li><li>Agile &amp; Waterfall projects</li><li>Governance, Risk Management and Compliance (GRC)</li><li>RegTech</li></ul>	<ul style="list-style-type: none"><li>Client Tax Reporting (FATCA, CRS, Domestic Reporting)</li><li>Regulatory Reporting</li><li>Client Due Diligence</li><li>Credit appraisal</li><li>Data Analysis and Remediation</li><li>Risk analysis and management</li><li>Change Management/Transformation</li></ul> <p><b>Banking Product Expertise</b></p> <ul style="list-style-type: none"><li>Markit CRS, Markit FATCA, FATCA And AEOI Regulatory Reporting (FAR), dbTaxRep</li><li>RiskPro &amp; RegPro</li><li>Finacle, SAP, Bank Fusion, Thaler, Profile Sanchez, OFSA, dbCAR, dbCTI</li></ul> <p><b>Softwares/Tools</b></p> <ul style="list-style-type: none"><li>Confluence, JIRA, Microsoft Project, Application Lifecycle Management, Tableau, SQL</li></ul>

## PROFESSIONAL SCAN

### UOB

**June 2022 – September 2022**

#### **FVP – Group Technology and Operations**

- ⇒ Drive transformation initiatives around Client Tax (FATCA, CRS) for the Group (Private Banking, Business Banking, Wholesale banking, Retail banking)
- ⇒ Drive and develop tax compliance framework in close collaboration and partnership with business partners, Operations and technology teams across the bank
- ⇒ Manage internal and external audits, address any gaps identified, track and monitor related action items to closure.
- ⇒ Review queries from tax authorities, Eg. IRAS (Singapore), etc., and provide responses
- ⇒ Identify and assess key operational and business-related risks in tax domain and recommend solutions to lead, mitigate and monitor the risks identified.
- ⇒ Provide advice to business, operations and other internal stakeholders on CRS, FATCA, Domestic client tax reporting.
- ⇒ Manage different stakeholders i.e. technology, operations, group tax, business, compliance, country teams to execute projects within timelines.

### DEUTSCHE BANK

**November 2017 – June 2022**

#### **Regional Head – APAC Client Tax Reporting and Tax RTB**

- ⇒ Project Manager and regional lead for the Tax reporting and Tax RTB in APAC, covering 14 countries in the region.
- ⇒ Subject Matter Expert in the region for FATCA, AEOI, CRS, Domestic client tax reporting.
- ⇒ Facilitating Change Management in reporting automation across APAC
- ⇒ Global Project Manager to lead end-to-end Project of migration from existing tax due diligence vendor product to new vendor product. Scope involved APAC, Americas and EMEA.
- ⇒ Assess and prioritize tax reporting risks and establish proper control environment across geographies.
- ⇒ Key liaison manager between the Tax compliance, Tax Operations, Technology, Global compliance team, Business, APAC branches and hubs.
- ⇒ Ensure due diligence regulations are implemented and monitored in the end-to-end tax processes.
- ⇒ Plan and manage data remediation activities, in response to regulatory authority and organization requirements
- ⇒ Receive, analyze and respond to the queries from the tax authorities across the region Eg. Inland Revenue Authority of Singapore (IRAS, Singapore), National Tax Agency (NTA, Japan), Inland Revenue Department (IRD, Hong Kong).
- ⇒ Review and respond to external and internal audit comments. Spearheaded closure of multiple critical global audit findings around client tax reporting and reference data.
- ⇒ Incharge of regular tax monitoring BAU activities in the region.
- ⇒ Responsible for QA metrics of the region. Design and implement the governance and control frameworks around the tax data quality.
- ⇒ APAC representative in the Global Governance and Controls forums

#### **Other Reference Data projects handled between 2017 - 2022**

- ⇒ Handled multiple projects in the regulatory reporting space. Dealt with regulations Securities and Futures Act, SFA (Monetary Authority of Singapore, MAS), Hong Kong Professional Investor Regime, HKPI (Hong Kong Monetary Authority, HKMA), etc.,
- ⇒ Oversee transformation project to implement Data Privacy regulations in Singapore and Hong Kong
- ⇒ Conceptualize and implement multiple data remediation projects, build control mechanisms and represent APAC in Global forums.

## **Achievements**

Consistent Outstanding Performance Award Winner for the years 2018, 2019 & 2020

### **CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK**

**April 2017 – November 2017**

#### **Program Manager**

- ⇒ Program Manager for developing new client tax reporting framework for the bank
- ⇒ Define business rules to generate tax reports for various geographies, using data from multiple source systems
- ⇒ Business Analyst and Project Manager to transition the existing FATCA application and work on enhancements in the same.
- ⇒ Implement LEAN Methodology
- ⇒ Define and document business and user requirements/processes for FATCA and AEOI Applications. Prepared Business Requirement Documents (BRD)
- ⇒ Partner with business lines and act as liaison between stakeholders (end-users, technical analysts, developers and cross-IT teams) in the analysis, testing and maintenance of the systems to achieve optimal operational performance and quality
- ⇒ Consolidate data from various source systems. Perform the data aggregation and generate end reports.

### **HCL TECHNOLOGIES**

**June 2011 – May 2014**

#### **Project Manager/Senior Business Analyst – Core Banking: November 2012 – May 2014**

##### **Risk and Compliance - Centre of Excellence (CoE)**

- ⇒ Worked closely with the partners of HCL in the Banking GRC in developing a compliance framework.
- ⇒ Represented HCL in various pre-sales discussions as a subject matter expert in Financial Services Regulatory Reporting. Expertise in RFPs and RFIs
- ⇒ Conducted Fit-Gap Analysis for new implementations

##### **Client: Top Indian bank headquartered in Mumbai, India**

- ⇒ Project Manager to automate the submission of regulatory reports as per the guidelines of the Governing bank of India, The RBI
- ⇒ Prepared detailed business requirement scoping document to be used by developers
- ⇒ Facilitated final acceptance tests with the client by developing UAT test scenarios and test scripts.
- ⇒ Lead regular compliance meetings with all the stakeholders
- ⇒ Prepared and addressed Requirement Traceability Matrix

#### **Banking Consultant/Sr. Business Analyst: June 2011 – November 2012**

##### **Banking CoE**

- ⇒ Developed, evaluated training materials and delivered trainings across HCL Technologies on various areas of banking like Core Banking, Regulatory Reporting, Banking Regulations, Customer Due Diligence processes, Commercial & Consumer Lending, Risk Management in Banking, Compliance Risk Management, etc.,
- ⇒ Prepared detailed process flows for various core banking activities

##### **Client: Top Indian Bank, headquartered in Bengaluru, India**

- ⇒ Analyzed, designed and documented as-is and to-be processes of report generation
- ⇒ Automated the process of regulatory report generation to ensure the compliance to the Automated Data Flow requirements of the Reserve Bank of India, Indian Governing Bank
- ⇒ Gathered the project requirements and prepared a detailed requirements analysis document, spearheaded UATs

##### **Client: Misys, India**

- ⇒ Conducted a detailed review of the 'Bank Fusion Universal Banking', a core banking solution of Misys. Presented a detailed analysis report on the strengths and weaknesses of the retail banking modules in the product.
- ⇒ Product review included scrutiny of KYC features, integration with other systems, report generation, customer due diligence and compliance
- ⇒ This review work was featured in the IBS Intelligence Journal.

## **Achievements**

- ⇒ Recipient of '**Live Wire**' Award in 2011 for exceptional performance.
- ⇒ Received the '**Best Trainer**' Award during 2011

### **WELINGKAR INSTITUTE OF MANAGEMENT DEVELOPMENT & RESEARCH**

**April'10 – June 2011**

#### **Associate Professor**

- ⇒ Conducted extensive research on Banking and Financial Services. Organized seminars and published research papers
- ⇒ Areas of research include Risk Management, Corporate Governance and Emerging Banking Technologies
- ⇒ Faculty for corporate trainings and Executive MBA Programs in collaboration with top MNCs
- ⇒ Submitted two project proposals for All India Council for Technical Education (AICTE) grants
- ⇒ Designed and executed the course curriculum on Banking Technology

## **Achievements:**

- ⇒ Published a research paper on 'Exploring Public Private Partnership' in The Banking and Financial World (Issue 10, March 2011 - Pg. 25-27)

## **PRACTISING COMPANY SECRETARY DECEMBER'07 – APRIL'10**

- ⇒ Advised the clients on incorporation, filed and registered forms and documents on behalf of the customers
- ⇒ Arranged the board and general meetings and prepared minutes thereof
- ⇒ Advised the clients on various Governance practices and compliance of the corporate governance norms prescribed under various Regulations
- ⇒ Ensured compliance of policies and procedures and adherence to various Laws
- ⇒ Advised the companies on various Corporate Laws
- ⇒ Prepared comprehensive applications for Syndicated Loans with different financial institutions
- ⇒ Prepared various communication documents for communication with Shareholders, Stakeholders, Government and Regulatory authorities

## **ICICI BANK LIMITED**

**October'05 – November'07**

### **Area Manager – Regional Assets Processing Group**

- ⇒ Headed the credit review process for the region and approved loans following the stipulated corporate and regulatory guidelines
- ⇒ Conducted a thorough risk analysis of the credit applications
- ⇒ Reviewed the loan documentation and arranged for the loan disbursement
- ⇒ Drafted new policies and procedures for the launch of new products and analyzed the compliance implications in the process
- ⇒ Validated control processes and policies to ensure product compliance and regulatory compliance
- ⇒ Managed databases and generated regular reports to be submitted to the regulatory bodies periodically
- ⇒ Executed periodic risk management tasks of covenant and financial review
- ⇒ Led a team of 20 analysts in the personal loans department, responsible for recruitment, training and performance management
- ⇒ Worked on MIS and derived ways of reducing the TAT substantially from the existing 48hrs to 12hrs

## **ING VYSYA BANK LIMITED**

**July'02 – October'05**

### **Manager – Real Estate Loans:**

- ⇒ Credit appraisal and underwriting, Collateral scrutiny and creation of mortgage in favor of the bank
- ⇒ Conducted periodic stress tests of the market movements on the collateral
- ⇒ Built a robust system to mitigate risk by regularly updating the details pertaining to the customers, collaterals and the exposures
- ⇒ Appointed and periodically reviewed, appraised the Legal Counsel and Real Estate Valuation experts
- ⇒ Prepared regulatory reports to be submitted to the Reserve Bank of India
- ⇒ Conducted trainings on retail and commercial real estate lending, property assessment and valuations, property document and encumbrance verification, loan origination and closing
- ⇒ Ensured compliance to KYC and performed a detailed fraud check for the loan applications

### **Manager – Branch Operations:**

- ⇒ Headed Retail bank branches. Handled both liability and asset products
- ⇒ Regular monitoring of the branch operations and ensuring compliance to the processes laid down by the bank
- ⇒ Chief Coordinator of the innovative Extended Credit Facility extended to distributors of Castrol India Limited all over India.
- ⇒ Processed various applications for fund-based and non-Fund based credit facility for corporate clients like Engineers Syndicate, Adani Exports, Jet Airways, Seaways Shipping, like L& T, Castrol India Limited etc.
- ⇒ Periodic review of the compliance guidelines pertaining to the loan covenants, collaterals, etc.
- ⇒ Annual reviews of items pertaining to insurance, annual limit reviews and credit renewals
- ⇒ Prepared regulatory reports to be submitted to corporate office and RBI
- ⇒ Rigorous implementation of KYC norms
- ⇒ Performed customer due diligence checks
- ⇒ Actively involved in the system automation projects

### **Achievements:**

- ⇒ Gold medallist in the batch containing 40 Senior Management Trainees from top B-Schools in India

## **EDUCATION**

- ⇒ **GRC Certified** – from Open Compliance and Ethics Group, 2016
- ⇒ **MBA (Finance)** from KJ Somaiya Institute of Management Studies and Research, Mumbai, India (2000-2002)
- ⇒ **Company Secretary** – Institute of Company Secretaries of India in 2000
- ⇒ **JAIB**, Associate Membership Examination conducted by Indian Institute of Bankers in 2003.
- ⇒ **Bachelor of Commerce** from Osmania University, Hyderabad, India (1996-99)

## **MEMBERSHIPS**

Member of Professional Risk Managers' International Association (PRMIA)  
Certified Member of Open Compliance and Ethics Group (OCEG)  
Associate Member of The Institute of Company Secretaries of India (ICSI)  
Associate Member of Indian Institute of Banking and Finance (IIBF)