

# Ridhi Saboo


Chartered Accountant

## WORK EXPERIENCE

### PERSONAL DETAILS

DOB: Oct 29, 1989

 Bangalore

 (+91) 9740122270

 [ridhisaboo@gmail.com](mailto:ridhisaboo@gmail.com)

### SKILLS

- Good communication, organizational and analytical skills, recognized by the management team and the front office.
- Advanced knowledge of Microsoft Office
- Ensuring smooth on-boarding and training of new joiners wrt PC Structure, FX Cash Business Overview and System Flows.

### PROFESSION & ACADEMICS

2013

**Chartered Accountant**

2010

**B.Com (H)**

Rajasthan University, Jaipur

### ACHIEVEMENTS

- Part of People Forum which voices out people's requirements and initiatives to the wider management group
- Part of the Diversity and Inclusion group which works towards making each employee feel equal and inclusive at the workplace.
- Recognition awards received for exceptional performance and contribution to the business.



**Standard Chartered Bank**

Feb 2019 - Present

#### Manager, Product Control, FX Cash (Feb 2021 - Present)

- Produce, Analyze and Report Daily Profit & Loss (PnL) for FX Cash Business to ensure the integrity and accuracy of Bank's books and records. Products covered include NDF, Forwards, Futures and Spots.
- Understanding and analyzing trade lifecycle events for FX products from booking to settlement and investigating issues, errors or breaks.
- Responsible for monitoring and review of daily control checks like detailed P&L & VaR breach commentaries, review of significant day 1 P&L, TRR and C&A commentaries.
- Produce detailed investigation, analysis and report on month-end Actual vs Flash variances arising from difference in ledger vs daily P&L numbers which ensures in-depth understanding of front to back system flows.
- Regular face off with the Traders, Middle Office, Internal/External Audit teams Other Product Control teams, Project teams and Business Finance Teams on P&L and adhoc related queries.
- Involved in various in-house projects like Aspire and Sabre on-boarding, China HO migration and other projects to ensure smooth transition on go-live.
- Identifying improvements to processes which deliver efficiencies and improve key controls.
- Ensuring adherence and improving upon timelines with respect to internal guidelines and policies (as mentioned PCVC Handbook).

#### Assistant Manager, Corporate Finance (Feb 2019 - Feb 2021)

- Reporting and analyzing RWA Movements for Corporate Finance and Syndication Loans by monitoring various credit parameters such as Counterparty Credit Rating, Loan given Default, Exposure at Default, etc.
- Performing IFRS 9 SPPI testing for corporate finance and lending deals.
- Reviewing deals done by the CF desk across various sub-products and identifying risk associated with the said facilities.
- Reviewing and providing commentary for the Suspended Fee and Fee Receivable balances as of month end.
- Preparation of monthly business packs reflecting the business performance, factors / products driving the performance and analyzing the variances across time periods.
- Performance of month end accounting processes viz. adjustment journals, ensuring reconciliation between accounting platform and various sub ledgers, substantiation of account balances, etc. so as to ensure accuracy and completeness in finalization of financial information.



**Deutsche Bank**

Aug 2013 – Aug 2017

#### Senior Analyst Financial Intelligence, CPSG Team

- Mapping Credit Default Swaps (CDS) trades with Loan facilities to achieve maximum RWA relief by adhering to Basel norms.
- Analyzing and substantiating m-o-m RWA Movements with emphasis on credit parameters (Loan RWA, LGD, EAD, etc.).
- Reconciliation of Loan Limit & Utilization flowing into Ledger and other systems and getting the breaks resolved.
- Providing weekly and monthly P&L Commentaries for CPSG Business, reflecting factors driving the performance and analyzing the variances across time periods.
- CFO Pack for Revenue side comprising of YTD numbers, Plan vs Actual and Commentaries for the same.