

MITCHELL SYLVIA D CRUZ

'Shalom'

H.No 204/C, Combhat,

Maina- Curtorim, Salcete

Goa - India

Ph: 0091 9740417273

E-mail : mitchelldcruz@gmail.com



Career Objective:

To work in a challenging and motivating environment, where I can contribute to the growth of the organization in the financial field, and which will help me acquire knowledge and new skill.

Works Experience:

ANZ Support Services,India: From 26th September 2016 to Present

Document Verification Officer-Document Verification process

Job Description:

- 1.Document verification process is a part of Retail Lending operations.
- 2.Verifying documents of Australian clients who have applied for loans.Requesting for documents from Solicitors and Front line Managers.
- 3.Documents are verified as per the standards of 8 different states in Australia.
4. On completion we make the file ready and book for settlement.
- 5.There are two kinds of settlements we work on Purchase and Refinance. We even work on Non-Settlements.
- 6.Meet SLA, as per the guidelines.
7. Implementation of certain macros for effective and error free processing of applications.
- 8.We perform the KYC(Know your Customer) checks,analysing data and identify patterns and compare transaction history against KYC standards.

Applications used: Integrity is the main platform we work on, all updates regarding the applications and work done on the application is found here.Mortgage Operating System(MOS) is a platform used for Broker or Mobile Lender files.Retail Lending System(RLS) is used for Branch files. CAP is used to check the KYC of the customer and the accounts operational with the bank.

Northern Trust, India: From 12th January 2015 to 28th January 2016

Financial analyst - Income Collections process

Job Description:

1. Income collections mainly deals with virtual collection of cash inflows of clients from the custodians based on the investments made in different markets.

2. On a day to day basis I work on :

* Pre- Reconciliation: where we analyze the ex date, pay date, div rate and currency as per sources and reflect the custodian.

* Post- Reconciliation: we collect the virtual payments received from the custodian and reconcile the tax differences and other payments and credit it to the clients account.

* Tax flattening: We have an understanding with different markets where the international clients can avail a tax reclaim once the documents are submitted. Based on the instructions given by the valuation team we flatten the clients accounts.

Applications Used: Eagle (Main platform), Fund Master is the main source of information for Northern Trust clients. Bloomberg is used as a main source for other clients. TLM (Transaction Lifecycle Management), TRAMS (Tax Reclaim Accrual Management System), CAMA, FTS.

Dubai Holding Group, Dubai: From 14th May 2012 to 5th July 2012

Temporary offer was made by the company to work as **HR assistant** in their Human Resources Department where I have assisted in data collection, data organizing and other duties relating to the implementation of the new HRMS software.

Internships:

CA Balasubramanya, India: From 1st Aug to 31st Aug

Internship under CA Balasubramnya where I have assisted in data entry, preparation of financial statements of clients (Partnership firms, Non Governmental Organizations and Individuals) with the help of bank statements, receipts and day book entries and the use of Tally9 software.

Rani Refreshments, Dubai: From 26th May to 30th June 2013

Summer internship was completed at Rani Refreshments towards the partial fulfillment of Masters in Business Administration degree, where I have assisted in analyzing the market reports and on that basis have obtained the return on investment for the year 2012.

Academic Qualification:

Masters in Business Administration (finance specialization) 2014

College/Board: Karunya University

Class: Distinction (4 semesters)

B.Com: (finance specialization) 2012

College/Board: St Aloysius (Autonomous) College, affiliated to Mangalore University, Mangalore

Class: Distinction (6 semesters)

Pre-University Education: (Commerce XI & XII) 2009

College/Board: St Aloysius Pre- University College, Karnataka Board, Mangalore

Class: First Class

Indian Certificate of Secondary Education Examination: 2007

School/Board: St Theresa's School, Bendur-Mangalore, **Indian Certificate of Secondary Education Examination** (ICSE Board Exam), New Delhi

Class: First Class

Other Qualifications:

- Completed NSE Certified Capital Market Professional course
- Diploma in Investment Management
- Certificate course in Public Speaking
- Completed computer classes in MS office.
- Undergoing SAP training.

Additional Information:

- Basic skills of computer usage.
- Confident, diligent, meticulous and self-motivated individual.
- Sincere, dedicated with strict sense of work ethics and a remarkable sense of purpose.
- Highly focused, disciplined, keen learner, having a cheerful nature and positive attitude.
- Excellent organizing capabilities, telephone manners, and office etiquette.
- Comfortable in a fast paced, performance oriented environment.
- Ability to work under pressure and meet deadlines.

Extra-curricular Achievements:

- Participated in school and college competitions.
- Participated in school debates and sports.
- Participated in cultural activities.
- Participated in management fests.

Hobbies: Travelling, Cooking, Painting, Music, Basketball and Social Service

Language Skills (Speak, read & write):

English, French, Hindi, Kannada & Konkani

Personal Details:

Date of Birth : 21 February 1992

Place of Birth : Bahrain

Nationality : Indian

Marital Status : Single

Sex : Female

Permanent Address: H. No. 204/C
COMBHAT, MAINA-CURTORIM
SALCETE, GOA, INDIA

I hereby declare that all the mentioned details are true and correct to the best of my knowledge.

Date:

Place: (MITCHELL SYLVIA DCRUZ)