

CURRICULAM VITAE

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Career Objective:

To pursue a challenging career in a progressive environment where my skill set can be enhanced to their maximum potential to contribute to the overall success and growth of the organization.

Profile:

- Having more than nine years of experience in **Regulatory Reporting, COREP, RWA, Credit Analysis, risk management, TPRM, third party risk assessments, operational risk, company performance analysis, credit rating, financial modeling, projections, forecasting, budgeting, Internal Audits, information security, etc.**
- Presently working with **Standard Chartered Bank as Manager in Chennai.**
- **Achieved CITI Silver Award and 4 Bronze Award for Critical Stretch additional project and Tool Automation, Top Performance in Q3 and Q4 in 2020 and received Top Performer award in Q1 2021.**
- **Achieved CITI Bronze Award from Tampa team for Deliver Results for UAT testing in the month of April, 2020. Achieved CITI Gold Award for Champion progress for 1st Quarterly Top Performer in the year 2020.**
- **Achieved CITI Bronze Award from Tampa team for Deliver Results in the month of August, 2019.**
- **Achieved CITI Silver Award for Top Performer for 2nd Quarter in the year 2019 and CITI Copper Award for Deliver results in the month of April, 2019. Received CITI Gratitude Award for Top Performer for Deliver Results in the month of January, 2019.**
- **Achieved CITI Bronze Award for Top Performance for 1st quarter in the year 2018. Received CITI Gratitude Award from Tampa team for Drive values for clients in the month of October, 2018 and works as a partner in the month of December, 2018.**
- **Received OWNERSHIP ATTITUDE Award for the month of December, 2016. Top Performer in whole business unit for the month of February, 2017 in CITI.**
- **Rated more than 5500 entities across various industries for both domestic and international companies.**
- **Handled Maximum ticket size of 800 crores rated the company. Also handled mid size corporate and all types of industrial sectors like Manufacturing, services, electrical, plastics, etc.**
- **Worked on MSME, SME, Mid & Large corporate clients and handling NSIC, Renewal, Due Diligence Reports in SMERA and Citibank.**
- **Possesses good in depth knowledge of financial ratios, risk analysis, credit rating, regulatory reporting, RWA, PD, LGD, etc.**

Work Experience:

1. Work Experience: STANDARD CHARTERED BANK

Period: August 2021 – Present

Job Profile: Manager

Job Description:

- Ensure timely delivery of services relating regulatory reporting to Capital CoE including Risk Weighted Assets results, Capital Regulatory Reporting (including COREP, Leverage Ratio, Capital Adequacy Reports, CRSA, CRIRB, CVA, Reconciliation, and Large Exposure etc.), Risk Management Reporting, Local Capital Regulatory Reporting, and any other internal and external reporting requirements within Basel I, II and III framework.
- Ensure timely delivery of Assurance relating to Risk Weighted Assets and all other internal and external capital regulatory reporting requirements within the Basel framework.
- Exercise right level of diligence, control and governance to comply with bank's Data Quality and Reporting Standards including those that are prescribed by the Basel and Regulatory Environment in which the bank operates.
- Responsible for stakeholder management, both internal as well as external to ensure consistency and promptness in service delivery.
- Take ownership for all delivery within the function or processes assigned, acting as a single point of contact for the services rendered.
- Ensure the various validations and reconciliation of financial data for their correctness and completeness Coordinate technology service deliveries as part of monthly-cycle in-line with the Capital reporting commitments, both on external and internal Comply, Monitor, Validate and Report all Key Performance Indicators within the overall service delivery framework.
- This includes measurement, monitoring and control of all thresholds set as part of Governance Framework of the bank.
- Participate and contribute in all ongoing change management initiatives to enhance the Capital Reporting framework that is aligned with the regulatory and bank's technology objectives.
- Develop strong functional content across Basel framework (Basel II and III), RWA Information, Capital Infra Functionalities and conduct trainings/share best practices across various teams and aim towards enhancing the analytical quotient in all reports submitted to the stakeholders
- Plan, Prepare, Allocate the delivery tasks amongst the team, assign specific responsibilities and ensure that the all the assurance deliverables are met within the agreed timelines
- Be aware of the quality and operational control requirements, bearing in mind the expected data quality required for regulatory reporting in compliance to the standards set by the regulators.
- Disseminate the knowledge on existing as well as ongoing changes happening in the Regulatory Reporting area in an organized manner to the rest of the team members and bring them up to speed to perform the activities.
- Work towards continuous improvement to identify and implement opportunities to decrease process turn-around time and improve productivity.
- Continuously improve the quality of service to Capital consumers through regular effective engagement, end to end delivery and assurance across all regulatory and management reporting and by providing insights into RWA information.

2. Work Experience: CITI BANK

Period: August 2016 – August 2021

Job Profile: Assistant Manager

Job Description:

- Conduct thorough analysis of financial statements and assessment of credit risk including annual due diligence and including internal audits.
- To analyzing the financial statements of clients using ratio analysis and provide credit risk rating to MSME, SME, mid and large corporate clients. Build the financial modeling using historical data and prepare forecasts, projections, budgeting based on industry related operating metrics.
- Making presentation to Rating Committee to Tampa (financial evaluation) team, proposing a rating for the company.
- Making monthly deck presentation to Managing Director in presenting PPT slides.
- Preparation of the credit and risk assessment notes covering detailed analysis of business, industry, management and financial risk and providing risk rating for the companies.
- Performing Mega project S2C reconciliations and cleanup project which is directly interacting to Director to co-ordinate different business stakeholders, sourcing managers etc.
- Handling some several projects like FE scorecard project, ongoing monitoring scheduler on daily basis at global level.
- FE Scorecard - Handling most critical FE scorecard project to analyze three source reports using brainstorming several logics to decide FE status for 14k relationships on daily basis and the same will upload in Ongoing Monitoring workflow tool to view real time status by various stakeholders for each and every relationships.
- Ownership of Regulatory Reporting standard related projects and prepared COREP reports like credit risk (SA&IRB), CVA, Leverage ratio and handled BRD, FSD, UAT etc.
- Perform Pre contract due diligence and post contract ongoing monitoring activities based on specific supplier risk profile, country and / or business requirements in compliance with third party management requirements and any other alternative framework requirements
- Ensure timely completion and updates to supplier risk information based on required frequency, track outstanding items for follow up. Ability to perform contract reviews to proceed initiate several controls to supplier.
- Ensure that queries and requests are processed within Service Level Agreement (SLA) to maintain customer satisfaction, Customer queries must be well documented, monitored and efficiently addressed at all times.
- Liase with third party officers (TPO) and Business Activity Owners (BAO) and sector / regional risk teams to provide guidance on policy compliance and overall supplier risk management requirements, as needed.
- Provide support to Citi businesses for the execution of supplier risk management activities like evaluation and monitoring of supplier's dependence on subcontractors, insurance coverage, corporate responsibility, information security policies, cloud security etc.

3. Work Experience : SMERA RATINGS LIMITED

Period : September 2013 – June 2016

Job Profile : Credit Analyst (Rating Analyst)

Job Description:

- To prepare the financial statement analysis based upon ratio analysis and build the financial model using historical financial and prepare forecasting, projections etc.

- Worked in SME Team and handled SME Team as a team leader to achieve the targets for monthly basis.
- To prepare the NSIC Rating & Due Diligence Rating Report based on respective financials & Auditors report. Analyzing detailed customers and suppliers of various clients & check CIBIL search for respective clients
- Analyzing the company performance analysis, investment performance analysis, risk analysis, debt equity analysis, financial markets, capital markets like shares, bonds etc.
- Making presentation to rating committee, proposing a rating for the company.
- Assessing organization's credit profile through analysis of financial statements and relevant operational data, management discussions, customer feedback etc.
- Preparation of detailed credit rating reports for various clients by comprehensively understanding and evaluating their business models and analyzing their financial condition.
- Interactions and discussions with the top management regarding the company's business strategy, future capital expenditure plans and industry outlook.
- Monitoring the rated portfolio through regular interactions with management, auditors, lenders/banks and other stakeholders besides tracking sector developments on a regular basis.
- To consolidate all the Business Report from PAN INDIA on daily basis. Collect the ROR's (Rating Order Registration) from PAN INDIA & preparing the MIS Report on daily basis.
- Handled 8 analysts in a team.

2. Work Experience : CCC Ltd. (consolidated construction consortium ltd)

Period : June 2012 – May 2013

Job Profile : Finance Executive

1. Analysis of Financial Statements using Ratio Analysis & given Performance Report, Checking & Posting of Subcontractor & Sub agency bill booking.
2. Preparation of bank reconciliation statement (BRS). Making payments to subcontractors, sub agency & Suppliers, Handling petty cash, etc.

Academic Profile:

Course	Institution	Board/University	Year of Completion	Aggregate (%)
MBA (FINANCE & HR)	R.M.K Engineering College	Anna University	2011	8.5/10 (CGPA)
B.COM	Sridevi Arts & Science College, Krishnapuram	Madras University	2009	72.0

Technical Profile:

- Operating systems: Windows XP, Microsoft office (Word, Excel, PowerPoint)
- Tally 9, SPSS, TORA, Graphics Presentations Using Power Point, SQL, etc.
- Financial Tools: RAMAN, CITI Technology Tools: iTPU, E-Sourcing, CASP, CASP+ etc.
- Moody's Share point: RAY (Risk Authority), ND, PRA, RAY webportal.

PROJECT DETAILS:

- MBA final project in K.C.P Ltd on “**A STUDY ON EFFECTIVENESS OF TRAINING PROGRAMMES**” for a period of 4 months.
- MBA summer project on “**A STUDY ON EVALUATION AND INFERENCE OF FINANCIAL PERFORMANCE ANALYSIS**” in NELCAST Ltd for a period of 6 weeks.

Areas of Interest:

- Credit Ratings, Ratio Analysis, Financial Risk, Financial Projection, financial markets, derivatives, business Analysis, Due Diligence, Report Writing, Risk Analysis, Risk Management, Regulatory Reporting, TPRM, etc.

Corporate Skills:

- Good Communication Skills in written and verbal both.
- Positive attitude, Hard working, Team Work, Strong leadership and motivational skills
- Ability to produce best results in pressure situation.

PERSONAL PROFILE:

Name : V. RANJANI DEVI
Date of Birth : 20th March 1989
Marital Status : Single
Language Known : English & Tamil (Read, Write, Speak)

DECLARATION

I hereby declare that the furnished above details are true to the best of my knowledge and belief.

Date:

Place: Chennai

(V.RANJANI DEVI)