

# RESUME

R SUMITA

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## Career Objective

To strive for excellence with dedication and passion to utilize my knowledge and skill set in best possible way for the fulfillment of organizational goals.

## Educational Qualification

COURSE	NAME OF THE INSTITUTION	YEAR OF STUDY	PERCENTAGE
B.COM (General)	SRM University , Chennai	2011-2014	70%
H.S.C	Sree Sumathivishal Girls Hr. Sec. School, Chennai	2011	73%
S.S.L.C	Malathi Mat. Hr. Sec. School, Chennai	2009	56%

## Profile Summary

- A Bachelor of Commerce with **4.3 years** of professional work experience in **Tata Consultancy Services** and **8 months'** work experience in **Accenture** and **3 Years still working of Hexaware**.
- Handled Customer Requests, Queries & Complaints through Mail and Phone.
- Reporting Root Cause Analysis for each case to reduce Customer Complaints.
- Deft at Process handling in tough situations with proven abilities in forecasting, process enhancement.
- Ensuring customer satisfaction by maintaining delivery & service quality standards.
- Possess excellent planning & presentation, problem solving and analytical abilities.
- Experience in reporting for client, and internal teams such as MIS, Credit Reconciliation and Delinquency for the Customer Credit Status Analysis.

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Hexaware Technologies Limited

June 2021 to Present

Client : CITIBANK

**Senior Analyst - Commercial Cards Operations (APAC Regions)**

- Worked in various projects like Account Setups, KYC for Account/Card Application Processing, Application Fulfillment Unit, Payment Posting & Validation, BackOffice Operations.
- Involved in handling Customer Queries & Complaints through mail & phone regarding all above areas.
- Reporting Root Cause Analysis for every defect cases and supported to reduce customer complaints.
- Managing Credit Risk Management Systems (Issuing credit for the credit and matching with debit), Credit Limit Monitoring, Near Credit Limit & Account Reconciliation related activities to ensure the proactive level on reducing customer impacts.
- Co-ordinate with Technology departments and Regional Helpdesk teams to facilitate investigation on frequent issues and provide resolutions on impacted clients.
- Reporting to the Client & Management Teams by managing Audit related reports, MIS, Credit Cards Reconciliation and Delinquency (Credit status Analysis).

ACCENTURE, Chennai

Jan 2019 to Aug 2019

**Senior Process Associate in “Risk and Compliance Associate”**

- Analysis of Credit and Debit Transaction to identify compliance on Banking Regulations.
- Knowledge in preparing Standard Operating Procedure (SOPs).
- Hands on experience in internal Control Testing, Risk and Compliance.
- Experience in providing training to New Joiners on SOPs.
- Basic knowledge on Risk Management, Acts and Regulations.
- Hands on Experience in identifying the authorization of access on Applications.

TATA Consultancy Services, Chennai

July 2014 to Oct 2018

Client : CITIBANK - Dec 2016 to Oct 2018

*Process Associate - Statement validation Control & SMIT Card Carrier*

- Reconciliation of number of Canadian Cards that are printed and dispatched
- Performing Quality check to Payment Processing Team
- Performing UAT testing of Mainframe Applications.
- Distribution of inputs to the statement review team

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- Allocation of task for the group depending on the business level requirement
- Refresh or re-educate the people who lack in processing skills
- Highlighting the business provider and track till the solution is drawn whenever exceptions occur
- **Decision making in critical situations**
- Liaising with the client to build up customer and service provider's rapport
- Understand and instruct the group if any process updates flow in
- Email communication with the clients for updates, requests, concerns and sending approvals to the client on job completion
- **Training new hires** about the client, company and the process
- **Analyzing the trends of error** and will investigate whenever query raised

## Highlights:

- Cross trained in 6 sub processes during migration.
- Worked on the Database systems like Web view, TRS and PPMT.
- Created a template that made ease of preparing the Work allocation

## Projects Handled:

- Worked in Various Process like Account Setups (IB & CB) AFU, Payment processing, Back office and Customer Setup.
- Handled Customer Requests, Queries & Complaints through Mail and Phone.
- Reporting Root Cause Analysis for each case to reduce Customer Complaints.
- Reporting to the Client(CITIBANK) , Management and Team Such as MIS, Credit Reconciliation and Delinquency for the Customer Credit Status Analysis.
- SMIT Card Carrier Verification & Validation
- Payment accounts reviews and reconciliation of its products
- Credit Cards Statements QC Verification & Validation
- EDP ( Electronic & Duplicate payments), Duplication of payment transactions

## Client : CITIBANK - Feb 2015 to Nov 2016

### **Process Associate - Commercial Cards Operations & Payments Processing (LATAM & CCA Regions)**

- Worked as Subject Matter Expert in various projects like Account Setups, KYC for Account/Card Application Processing, Application Fulfillment Unit, Payment Posting &Validation, BackOffice Operations.
- Involved in handling Customer Queries & Complaints through mail & phone regarding all above areas.
- Reporting Root Cause Analysis for every defect cases and supported to reduce customer complaints.
- Managing Credit Risk Management Systems (Issuing credit for the credit and matching with debit), Credit Limit Monitoring, Near Credit Limit & Account Reconciliation related activities to ensure the proactive level on reducing customer impacts.

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- Co-ordinate with Technology departments and Regional Helpdesk teams to facilitate investigation on frequent issues and provide resolutions on impacted clients.
- Reporting to the Client & Management Teams by managing Audit related reports, MIS, Credit Cards Reconciliation and Delinquency (Credit status Analysis).

## Client : CITIBANK - July 2014 to Jan – 2015

*Process Associate in KYC (Know Your Customer) – APAC*

- Performing KYC end to end review as a part of periodic / historic review on clients covering Asia region.
- Conducting Enhanced Due Diligence for corporate clients to meet the regulatory requirement and Internal KYC requirements.
- Performing review on existing clients within the database to ensure that their documentations are kept up to date and pushing dormant clients to deactivation or Restriction buffer.
- Sanction screening and assessment of negative information and PEPs identification. Screening adverse information of clients using world check, lexis and other company internal sources like Forces.
- Sourcing client information from public website and other paid sources which are approved by AML compliance.
- Contacting business lines and relationship managers for missing KYC requirements and collecting other mandatory information as per AML policy and procedures.
- Escalating AML related issues to the compliance team on timely manner and obtaining their opinion on the same for further analysis on the client.
- Rating the client risk category based on the client's business type, ownership, product offering and other major factors.
- Liaising between the onshore and offshore team on the latest updates and cross train the team on the process.
- Maintained detailed records on clients for second-level review
- Cross trained on Funds and performed quality check on the fund cases.

## IT Skills

- MS Office-(Microsoft Word, Microsoft Excel, Microsoft PowerPoint presentation)
- Vision Plus (ECS & ECS Plus), CMS (Credit management System)

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## Achievements

- Handled and Supported for newly migrating pilot projects for CITI BANKCOMMERCIAL CARDS from old platform to existing platforms.
- Being an efficient part of migrating seven countries to the existing structure, I have involved in PVT and UAT testing phases to maximize the process efficiency without impacting Customer's requirements.
- Received appreciations from TCS management for handling the smooth BAU operations and managed 10 members of team during the absence of my Team Leader.
- Collected many Star Performer Award, Client Appreciations & On the Spot recognition awards for my efforts and efficiency in work during the tenure.
- Involved and supported in Business Travels inside India for the testing purposes to ensure the Business Continuity Plan for working proactively to continue the business requirements from divergence.

## Personal Profile

Name: R. Sumita  
Date of Birth: 15 August 1992  
Linguistic Abilities: English, Hindi, Tamil, Malayalam  
Address : Plot no:22 Flat no:2 1<sup>st</sup> Floor Jayarani Enclave , Kamarajar Street jai Balaji Nagar Annexe Nesapakkam Chennai -78.

## DECLARATION

I hereby declare that all the information given above is true and correct to the best of my knowledge and belief

Date :

Yours Faithfully

Place : Chennai

R.SUMITA