

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

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|-----------------------|---|
| Name: | R. Sumita |
| Date of Birth: | 15 August 1992 |
| Linguistic Abilities: | English, Hindi, Tamil, Malayalam |
| Address : | Plot no:22 Flat no:2 1 st 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