

Saranya P

📍 Villupuram, Tamil Nadu ✉ pvsaranya712@gmail.com ☎ +91-99949 39250 in linkedin/pv-saranya

Profile Summary

Fueled by precision, grounded in compliance — I'm a Banking Operations Specialist with over 4 years of progressive experience in high-volume branch environments at ICICI Bank. Adept at managing domestic and international payments (SWIFT, NEFT, RTGS), regulatory compliance, customer onboarding, account reconciliation, and internal audits. Recognized for streamlining operations, mitigating risk, and enabling smooth cross-functional workflows. Seeking a dynamic opportunity in banking operations where I can continue delivering efficient, compliant financial services.

Education

University of Madras, Chennai, Tamil Nadu **June 2022 – June 2024**

Master of Business Administration (MBA) – Human Resource Management

Focus Areas: Organizational Behavior, HR Analytics, Performance Management, Talent Acquisition, Business Strategy

Thiruvalluvar University, Vellore, Tamil Nadu **June 2017 – April 2020**

Bachelor of Science (B.Sc) – Chemistry

Core Subjects: Organic Chemistry, Analytical Techniques, Environmental Chemistry, Industrial Chemistry

Key Skills & Expertise

- Core Banking Systems (Finacle)
 - Payment Operations (NEFT, RTGS, IMPS, SWIFT)
 - Risk & Compliance Monitoring
 - KYC & AML Regulations
 - Account Reconciliation
 - Regulatory Audit Support
 - Loan Processing
 - Customer Onboarding
 - Branch Operations
 - Cash Handling & Teller Services
 - Financial Reporting
 - Cross-Selling & Upselling
 - Process Optimization
 - Team Coordination
 - Time Management
- Banking Tools & Platforms:** Finacle Core Banking, RBI Reporting Portals, Internal Audit Systems
 - Compliance & Risk Knowledge:** RBI Guidelines, KYC/AML Norms, Internal Controls, Audit Preparedness
 - Financial Operations:** Payment Gateway Handling, Account Reconciliation, Domestic & International Transfers
 - Documentation & CRM:** Loan Processing Docs, Customer Account Setup, CRM Coordination
 - Software Proficiency:** MS Excel (Advanced), PowerPoint, Outlook, Core MS Office Tools

WORK EXPERIENCE

Deputy Manager ICICI Bank Ltd, Tirukoilur, Tamil Nadu **Mar 2025 – Present**

- Oversee end-to-end domestic and international payment processing (SWIFT, NEFT, RTGS), ensuring compliance with RBI and AML guidelines.
- Perform daily account reconciliation and general ledger balancing, minimizing discrepancies and operational risk.
- Collaborate with regulatory and audit teams to ensure full adherence to compliance frameworks and reporting timelines.
- Enhance workflow efficiency across branches through standard operating procedures and real-time coordination.

Assistant Manager – Scale II ICICI Bank Ltd, Tirukoilur, Tamil Nadu **Mar 2024 – Feb 2025**

- Handled customer onboarding, loan documentation, and account setup in alignment with internal KYC and regulatory policies.
- Supported branch audits and internal risk assessments, contributing to successful audit clearances.
- Supervised branch cash operations, fund transfers, and teller activities with precision and accountability.
- Provided training and guidance to junior officers on compliance updates and operational standards.

Assistant Manager – Scale I ICICI Bank Ltd, Tirukoilur, Tamil Nadu

Mar 2022 – Feb 2024

- Led branch operations including customer service, KYC verification, investment handling, and compliance reporting.
- Managed debit/credit processing, cash transactions, and financial product sales within RBI-regulated frameworks.
- Monitored branch performance metrics and coordinated team activities to exceed service delivery benchmarks.

Senior Officer ICICI Bank Ltd, Tirukoilur, Tamil Nadu

Jul 2021 – Feb 2022

- Delivered front-line banking services including lobby management, customer query resolution, and teller operations.
- Managed cash drawers, conducted vault audits, and executed cross-selling strategies for banking products.
- Ensured compliance with branch-level audit requirements and supported data accuracy in system records.

ACHIEVEMENTS & CERTIFICATIONS

- Successfully handled regulatory audits and internal risk assessments with zero non-compliance findings across multiple ICICI Bank branches.
- Promoted from Senior Officer to Deputy Manager within four years due to consistent operational excellence and leadership in branch performance.
- Recognized for maintaining 100% accuracy in NEFT/RTGS/SWIFT payment processing and account reconciliation.
- Awarded "Best Performer" for customer onboarding and documentation turnaround during quarterly branch review at ICICI Bank.
- **Post Graduate Diploma in Sales & Relationship Banking** – NIIT, New Delhi
- **Mutual Fund Distributor Certification (NISM Series VA)** – National Institute of Securities Markets