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| OBJECTIVE |  | High performing, business focused professional with varied experience acquired within the financial sector, seeking to join a financial institution based in Singapore. To report to Senior Management allowing demonstration of superior administration, analytical and support skills proven by 25 years of successful employment in a financial institution. |
| Skills & Abilities |  | - Good knowledge of MS Office, Excel and PowerPoint  - Possesses good interpersonal skills  - Team player, self motivated, positive attitude and willingness to learn  - Mature and ability to work independently and under pressure  - Control focused, attention to detail and accuracy  - Service orientated / customer care  - Analysis and interpretation of monthly reporting  - Data collection and analyses thereof  - General branch banking experience  - Supervisory skills |
| EDUCATION |  | university of SOUTH AFRICA Bachelor of Commerce – B Com (1991)  Majors in Economics and Business Economics Damelin Management school johannesburg Advanced Credit Diploma (2001)  Associate Diploma in Banking (CAIB) (2001) GORDANS institute of bUSINESS sCIENCE Leadership Training in Middle Management (2009) |
| Work History |  | ROOM TO READ (Singapore Chapter) **Volunteer: Feb 2015 - current**  My duties include:   * To organize and manage Fundraising events. * To report to Regional Office (Hong Kong) regarding funds disbursement. * Manage and co-ordinate groups of other volunteers – Finance Team.  VMALL EVENTS (Singapore) **Business Development: Feb 2015 - current**  My duties include:   * To organize and manage events. * Collection of proceeds and payments to vendors. * General Office administration.  NEDBANK LTD **Manager: New Business Development May 2010 to June 2013**  The New Business Development Team was a team tasked to develop new lending products, start-up packages and negotiate pricing and to monitor the activities in the following business sectors within Business Banking:   * Franchising (Portfolio size - ZAR4billion approx. S$500million) * Agriculture (Portfolio size - ZAR9billion approx. S$1.2billion) * Professional (Portfolio size - ZAR8billion approx. S$1billion)   My duties included:   * To collate the monthly activity performances of the above 3 business sectors and to measure it against the budgets that were set. * To report back to Divisional Heads in each of the 14 regions of the bank nationally on the performance against targets. * Analyse monthly Financial Reports received from Finance regarding the total performance of the business sectors nationally. * Investigate all discrepancies in reporting example month on month variances. * Identify with the Credit Risk Team clients that displayed early signs of credit distress. * Consulted with the Business Heads, Divisional Heads and National Managers in establishing sales targets for their respective business sectors based on past credit activity and financial performance. * Co-ordinate monthly feedback with Head of New Business Development, Financial Manager and National Managers on performance indices.   **Business Continuity Manager**  Was tasked to manage the Business Continuity Plan for our Strategic Business Unit which comprised of New Business Development Team, Specialised Finance Team, Asset and Fleet Based Funding Team. My duties were:   * Create and maintain BCP plan * Assign duties to team members * Create call trees * Arranged awareness training for staff members * Testing of systems at resumption sites * Assisted in evacuation drills * Annual review and sign off of the plan   **Compliance Manager: Khula and Enterprise Development (Mar 2008-April 2010)**  **Khula/SEFA Indemnity**  Khula is a state owned enterprise that assists start-up businesses with funding through commercial banks. They assist by way of issuing an indemnity to cover a maximum facility of ZAR3million (S$250 K) where a client is unable to provide the necessary collateral/security. This encourages new entrepreneurs to set up businesses, as is the climate in SA.   * Collate applications and submission to Khula Credit Guarantee Ltd after initial screening of application. * Providing an advisory /support role to the 14 regions on Khula Indemnity Scheme.   **Enterprise Development**  This team was set up to assist the previously disadvantaged businesses in South Africa with funding which fell outside of the regular credit lending policies. This comprised of extended repayment terms, interest free loans and grants. The Enterprise Development offering also included Financial Management Training and Mentorship to the business owners. These non- standard applications for credit lending had to be prepared for presentation to an Enterprise Development Forum which consisted of Head of the Strategic Business Unit, Head of Credit –Strategic Business Unit, Senior Credit Manager, Senior Manager: Enterprise Development and the client’s Business Bankers.   * Assisted with presentation to the Enterprise Development Forum. * Set-up of the Financial Management Training with the necessary training companies that provided the services. * Responsible for mentorship programmes and subsequent progress reports.   **Business Analyst –Business Banking Specialised Finance (Jan 2007 – Feb 2008)**  Specialised Finance Unit looked at the funding of specialised deals namely mergers and acquisitions, buy-outs, takeovers and businesses that required structured finance.   * Analysis of financial statements – checking of viability of the business. * Financial modeling of company financial statements to test the businesses ability to service and maintain loan debt. * Cash Debt Models – testing of the liquidity of the business * Compliance of conditions of sanction – drafting of security/collateral documents for signature by client. * Drafting bank guarantee. Requesting guarantees from agent banks. * Prepare Asset based finance documentation example motor vehicle, machinery and equipment. * General management of the Business unit’s credit portfolio.   **Credit Manager: Corporate Banking (May 2006 – Dec 2006)**  Corporate Banking banked clients with a turnover in excess of ZAR400million per annum (S$50million). These are companies that have listed on The Johannesburg Stock Exchange.   * Analysis of financial statements – testing of viability of the business. * Prepare and present credit applications Credit Committee consisting of Head of Credit: Corporate Banking and 5 Senior Credit Managers. * Undertaken research on prospective clients to compile credit applications.   **Manager’s Assistant / Credit Analyst (July 2003 – April 2006)**   * Assistant to Relationship Manager – managed a portfolio of clients. Handled all client queries, managed the accounts and was in regular contact with clients. * Annual Financial statements analysis for annual review of client’s facilities. * Monitored the activity on client’s accounts to ensure that they adhered to conditions of the approval of their applications. * Prepare Asset based finance documentation example motor vehicle, machinery and equipment. * Drafting of security/collateral documents and bank guarantees namely lease guarantees on behalf of clients. * Client visits.   **STANDARD BANK OF SOUTH AFRICA LTD (April 1997 – June 2003)**  It is the second largest commercial bank in Africa.  **Assistant Relationship Manager: Business Banking (Commercial Banking Division)**   * Drafting of Collateral Security Documentation & Bank Guarantees * Compliance of facilities – adherence to conditions of sanction * Controlling Credit Administration example monitoring utilisation of client credit facilities * Monitoring and analysing Clients’ Financial Statements * Scrutinise signed security documents – facilities under ZAR1million (S$120 thousand) * Prepare application/motivation for credit facilities * Daily management of a portfolio of client accounts/businesses.   Sept 1996 --- March 1997 Took time out to be with child before relocating from Durban to Johannesburg, South Africa and joining Standard Bank.  **NEDBANK LTD, KWA-ZULU NATAL (Nov 1988 – Aug 1996)**  **General Banker**  I worked in all the different departments within Retail/branch banking gaining experience in general banking and how all the different departments integrate.  **Credit/Advances Department**   * Processing of Credit Applications after being sanctioned by Credit Department. * Preparation of Collateral/Security Documentation as per conditions of sanctions/approvals. * Arranging with Clients to sign Collateral /Security documents * Analyse Financial Statements according to financial models held by the bank.   **Ledgers - Supervisor (Controlled 5 Staff Members)**   * Treasury & ATM Control - ensure cash was locked away in the evenings and that the ATM was balanced and replenished every morning. Cash was cleared to cash depot regularly and money ordered timeously. * Managed safe custody boxes in the branch. * Payment Of Bank Office Expenditure * Reconciliation of Bank Cheque & Suspense Accounts – control of the branch suspense accounts – daily balancing thereof.   **Foreign Exchange - Assistant to Branch Administration Manager**   * Processed foreign Exchange - selling and buying off Traveler’s Cheques. South Africa had strict Exchange Control Regulations) * Telegraphic Transfers (Inward & Outward) on request by client – especially overseas payment and gifts issued. * Import and Export Letters of Credit – processed and paid out. * Exchange Control Applications to Reserve Bank * Supervisor (Control 3 Staff Members)   + Journal Clerk – Checking Bank Statements and attaching cheques.   + Investments & Scrip – Supervisor – general investments – call, fixed deposits and assisted with share trading accounts * Waste Clerk – Data Capture & Voucher Processing. |