

CURRICULUM VITAE

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Professional and Tertiary Qualification

Bachelor of Commerce Honours in Business Management

Bachelor of Commerce in Financial Management

Institute of Banker of Zimbabwe (IOBZ) Certificate

Academic Qualifications

G.C.E O' level - Cambridge

Attributes

I am an analytical thinker with a consistent and strategic approach to problem-solving. Always keen to learn, I adapt to new information swiftly. My communication and interpersonal skills enable clear idea exchange and foster effective teamwork.

Standard Chartered Bank South Africa from 20 June 2016 to 07 September 2023 Integrated Middle Office (IMO)

Analyst - Control & Governance - 2020 to 07 September 2023.

I was responsible for the Corporate Commercial & institutional Banking (CCIB) and Stressed Accounts Group (SAG) daily monitoring and reporting of excess and past due accounts, ensuring that data was circulated to Business for comments and review by the Credit Team. I generated daily, fortnightly, and monthly reports for Senior Management and the Client Delivery/Business Team. My duties also included managing transactions in the Collateral Management System (CMS), where I checked and processed lodgments/withdrawals/archiving, scanned secured documents, and securely filed them in fire-proof vaults. I maintained and monitored records of temporary withdrawal of security documentation and performed credit fulfillment activities, such as discharging security documentation and monitoring collateral values and dated credit security documents. Additionally, I generated reports to meet internal

and external audit/checks and regulatory requirements. I prepared CCIB ASTAR (Account Subject to Additional Review) reports and Stressed Accounts Group (SAG) for the Credit Issues Committee (CIC) and pack, which included Business Credit Applications Reviews/Extensions, Past Dues, Excesses, Early Alert Summary Reports, Failed Trades and Early Alert/SAG Waivers. I also managed the invites and the minutes for the CIC and SAG. I did the Key Control Self-Assessment (KCSA) and Control Standard Test (CST) processes, lodging CST exceptions in the M7 system and ensuring that stakeholders and committees were informed with clear action plans for CST exceptions. I ensured that CST scores were within thresholds, closely monitored and controlled rework, and conducted monthly forums to discuss and correct repeat issues with the Integrated Middle Office (IMO). Since I was an Early Alert Secretariat I also undertook custody reviews on New Early Alert (EA) accounts and managed access to the fire-proof safe.

Work Experience – Standard Chartered Bank South Africa
Credit Risk Control - Credit Documentation Assistant Manager: 2018 to 2020

My responsibilities encompassed facilitating the documentation process for Corporate Commercial & Institutional Banking, Financial Markets, and Group Special Assets Management, ensuring adherence to Documentation Operation Instruction (DOI), I supported origination activities by issuing Banking Facility Letters, Perfection of Securing Documentation, Collateral management and Risk Control/Monitoring ensuring compliance to Risk Policies/Procedures, External Policies, AML Laws, Regulatory and Statutory requirements. I verified credit documentation, issued Securing Compliance Certificates (SCC), Partial Securing Compliance Certificates (PSCC), Document Deferral Waiver (DDW) after Customer Due Diligence (CDD) which allows the clients to access facilities offered. I managed document lodgement and withdrawal in the Collateral Management System. I was proactive in addressing documentation deficiencies to expedite the SCC issuance process for drawdown and conducted reviews on Early Alert Accounts. Additionally, I processed Limit Cancellation Applications, coordinated with solicitors for non-standard documentation, and provided training to enhance team skills and efficiency. I was also responsible for updates on CST Control Standard Test queries and ASTAR (Account Subject to Additional Review) issues requested by the Control & Governance team. My role also included co-custody of the vault and stepping in for Governance & Control when necessary.

Work Experience – Standard Chartered Bank South Africa
Credit Risk Control – Control & Governance Assistant Manager – 2016 to 2018

In my role, I was tasked with preparing ASTAR (Account Subject to Additional Review) reports and compiling the Credit Issues Committee pack (BCA Reviews/Extensions, Past Dues, Excesses, EA Waivers, EA Summary Reports), which entailed coordinating meeting invitations and recording minutes. I extracted and consolidated daily excess and past due reports for the Business to comment on, subsequently reviewed by the Credit Team. Reporting duties extended to generating periodic reports for Senior Management and the Client Delivery Team. Within the Collateral Management System, I handled the lodgment and withdrawal/archiving

processes, scanned securing documents for digital storage, and filed the original copies in fireproof vaults. I maintained a log of temporary withdrawal security documents and performed credit fulfillment activities, including discharging security documents. Monitoring collateral values and dated credit for security documents. My responsibilities also included conducting custody reviews on New Early Alert Accounts and maintaining the combination for the fireproof safe. Furthermore, I provided on-the-job training to peers and new joiners, focusing on enhancing unit competence, motivation, and efficiency.

Work Experience – Standard Chartered Bank Zimbabwe
Credit Risk Control – Credit Administration Manager - 2007 to 2010

In my position, I was in charge of managing financial entries such as Interest in Suspense and Bad Debt Provision for GSAM (Group Special Asset Management) accounts. I regularly updated GSAM instructions in the Amadeus system and was responsible for preparing Audit Certificates and processing vouchers. My duties also included the orderly filing of an array of records, from GSAM Entries and Know Your Customer documents to various reports and account opening forms. Daily tasks involved updating volume statistics, resolving issues, and actioning Data Quality Maintenance Reports, Business Credit Applications, and Earmarking instructions in the Single Customer Identifier system. I diligently followed up on Liens, activated limits in CMS (Collateral Management System) and conducted enhanced Customer Due Diligence and SCI (Single Customer Identifier) reconciliations. My role extended to processing financial entries for SME & WB, updating various statistics, managing complaints registers, and producing reports on production and system downtimes, as well as maintaining the WB KPI report. I validated TPS reports, authorized entries for posting, and managed the CAD (Credit Administration Diary) system, which included report downloads, system maintenance, and user management. Furthermore, I processed reports for covenants and triggers for the business, handled the Marcis Loan Originating System for consumer and staff loans, and provided on-the-job training to enhance team skill, motivation, and efficiency.

Work Experience – Standard Chartered Bank Zimbabwe
Credit Reporting Manager - 2005 to 2007

My role entailed the processing and distribution of the Credit Management Information System report for use in London's Early Alert and Portfolio Review meetings ASTAR (Account Subject to Additional Review) pack which included (Business Credit Applications Reviews/Extensions, Past Dues, Excesses, Early Alert Waivers, Early Alert Summary Reports), as well as managing Group Special Asset Management data in the IDS system, including voucher creation for the Branch Power Transaction Processing System. I was responsible for reconciling GSAM accounts and recording balances in the Amadeus System. In addition, my duties included capturing Business Credit Applications and maintaining Data Quality Reports in the Single Customer Identifier system. I processed Audit Certificates, handled the recovery of audit fees, and validated TPS (Transaction Processing System) reports for both static data and financial postings. I also conducted reconciliations of Consumer Banking Accounts, and managed the Marcis Loan Originating System for issuing letters for consumer and staff loans. As a system

manager for CAD (Credit Administration Diary), I oversaw report downloads, system amendments, maintenance, and user management. Moreover, I processed business reports related to covenants and triggers, performed various reconciliations, followed up on Liens, and authorized transaction postings. Reconciliation of Know Your Customer, Transaction Processing System, Single Customer Identifier (SCI) and updating Key Performance Indicators. My position also included providing on-the-job training to enhance the skills, motivation, and efficiency of my team.

**Work Experience – Standard Chartered Bank Zimbabwe
Credit Operations Documentation Manager - 2002 to 2005**

In my duties, I was responsible for verifying the accuracy of security documents and issuing Security Compliance Certificates upon their perfection, as well as processing partial certificates and Document Deferral Note Waivers. I managed the monitoring and confirmation of security document deficiencies in the Credit Admin Diary (CAD) system. My responsibilities also included the signing of Business Facility Letters and managing correspondence for the registration and cancellation of bonds through bank lawyers for clients and staff. I also did the deeds search at the Deeds office. I performed quality assurance checks as part of Know Your Customer (KYC) protocols. I also processed the Marcis Loan Originating System for issuing letters for consumer and staff loans. Additionally, I provided on-the-job training to improve the competence, motivation, and efficiency of my peers and newcomers, and conducted performance appraisals for direct reports.

**Work Experience – Standard Chartered Bank Zimbabwe
Credit Operations Documentation Officer - 1997 to 2001**

My responsibilities included processing Banking Facility Letters, recording deficiencies, and managing security documents within the Credit Admin Diary system. I also handled the creation and processing of letters and vouchers for the registration and cancellation of bonds and processed correspondence for the registration and cancellation of bonds through bank lawyers. An integral part of my role was providing on-the-job training to peers and newcomers to enhance the unit's overall skill level, motivation, and efficiency.

**Dr Cakana's Rooms from 01-03-1997 to 31-05-1997
Receptionist Secretary/Switchboard Operator/Administrator**

I managed the switchboard, scheduled patient appointments, attended to patients at the reception, processed medical aid claim forms, and maintained the filing system.