

Operations and Technology Program

You're the brains behind our work.

You're ready to bring your knowledge from the classroom to the boardroom, and Citi wants to help you get there. Whether it's honing your skills or building your network, we know that success can't come without growth. Our programs equip you with the knowledge and training you need to play a valuable role on your team and establish a long-term career here. At Citi, we value internal mobility and career growth is not a question of if but when.

Operations and Technology in South Asia is the proud home to 3000+ employees spanning 32 cities across 3 countries i.e. India, Bangladesh and Sri Lanka. It is the powerhouse that delivers top of line products and services to our customers across every product line that the bank offers. Operations & Technology plays a central role in driving value for Citi and its clients. It provides the foundation that enables Citi to achieve its day-to-day operational and its long-term growth goals.

Operations and Technology operates in the following business lines.

- Treasury and Trade Services Ops (TTS Ops)
- Securities & Banking Ops (S&B Cards)
- Securities and Fund Services Ops (SFS Ops)
- Consumer Ops
- Operations and Technology Risk and Control (OTRC)
- General Services

The O&T full time program is aimed at selecting the best students to build a pipeline of candidates for our Operations and Technology business.

Leadership Development Program (LDP) – Global role

The LDP will give you a fantastic and unique Cross Business, Cross Function and Cross Country experience **within our locations globally**. The 24 month long LDP is exclusive for the Citi O&T business and has customized features in terms of training and mentorship.

Your learning methodology in LDP will be

70% - On the Job

20% - From your peers

10% - formal training

Rotations give you a greater learning experience, more exposure, and the ability to better assess which area may be of greatest interest once you have completed the program. In addition to this, the LDP provides support systems such as: HR Coach, LDP Buddy, Mentor, LDC engagement

Top-of-the line customized activities include: Networking with O&T Leadership Seniors, LDP Quarterly Newsletter, Monthly calls, LDP Web 2.0, Bimonthly Updates, LDP Batch Speaker Series, LDP Alumni and Sessions. You also get constant and ongoing Feedback from : Host Managers, O&T Country heads, Talent Office, LDC, Mentors and Coaches with facility for additional Training Activities.

Who we think will be a great fit...

We're looking for motivated individuals, who are eager to start their careers at a global organization. More than a tech expert, you're innovative and persuasive. When faced with a variety of common technology problems, you propose solutions that make sense. You have unquestionable ethics, personal integrity, an understanding of implications of decisions and client confidentiality We value diversity and so do you. We'll also be looking for the following:

- Awareness of recent technologies and their application
- Ability to work efficiently within team environments and as an individual contributor.
- Strong communication skills (both written & verbal) at all organizational levels
- Ability to efficiently plan and organize own workload
- Ability to learn new software applications rapidly

About the Business in more detail

1.1 Treasury and Trade Services Ops- TTS India branches are a network of 30 Branches across 4 regions – North, East & Central, West and South.

The services that it offer are-

- Payments – Drafts, RTGS, NEFT etc.
- Investments: Deposits / Tide
- Collections – Cheque collections & Clearing
- Trade – Exports, Imports, Guarantees, Local
- FTU – FCY Remittances & Collections
- A/c Services – A/c opening, maintenances
- Instant fulfillment – OTC import doc release, BRCs, INV attestation, GR Waivers, NRC
- Paradise Customers – Given special focus, extended deadlines, sharper TATs

1.2 Securities & Banking Ops (S&B)- The three major categories of S&B are-

- FICC-Treasury Operations

They manage the operations activities for a highly regulatory sensitive unit, through timely and zero-defect transaction processing.

- Citi Global Markets- Institutional and Retail Brokerage Operations-

They manage operations for highly complex Equity and Derivatives transactions through timely and zero-defect transaction processing.

- Credit Risk Management Services (CRMS)

CRMS is an independent unit within the overall ambit of credit risk which provides operations delivery, controls & support for managing Bank's Credit Risk functions. The roles under CRMS can be that of- Credit Risk Associate, Documentation Associate, Reporting Associate and CERT & OT Officers.

1.3. Securities and Fund Services Ops (SFS Ops) - It caters to those clients who are mandated to have a custodian in India. Typically the client set includes FIIs, Mutual funds, Family Offices, Insurance companies.

TYPICAL ROLES

- Client servicing team: It directly interacts with clients on transactional issues, customer queries, new market or regulatory developments, client asks, onboarding new clients, work on enhancing service standards
- Fund Accounting: It is a specialized unit, which is responsible for generating NAVs for Mutual Fund and Insurance clients
- Asset Servicing: They process corporate action events like Rights, Bonus, Dividend, IPOs, Proxy, Announcements, etc.
- Settlements: They are responsible for facilitating settlements of Debt and Equity transactions

1.4 Consumer Ops - Citi India is a leading player in consumer banking in India, across Credit Cards, Retail Banking, Wealth Management, Retail Assets and NRI business. The core Operations Unit manages all the processes that deliver to the 3 million strong base of cards, loans and bank account holders. The unit is centralized at Chennai and consists of the following units:

1. Cards & ATM Operations
2. Asset & Wealth management operations
3. Account Opening & KYC operations
4. Account maintenance operations
5. Customer Correspondence Unit (CCU)
6. Delivery services
7. Controls, Reporting & BP&A

1.5 Operations and Technology Risk and Control (OTRC)

1.6 General Services

Eligibility: 2nd year MBA student with minimum of **18 months** and maximum of **36 months** work experience

Fixed pay: **INR 1700000 p.a**

Guaranteed Bonuses: **INR 300000** paid in 6 months from joining

CTC: **INR 2000000 p.a**

Locations: Bangalore, Chennai, Pune, Gurgaon, Mumbai (candidate must be flexible)