NANDHINI



Banking Operations

2 years experience in Corporate & Retail Banking Industry



PROFESSIONAL EXPERIENCE:

TATA CONSULTANCY SERVICES e-SERVE LTD as a Process Associate from July-2011to Aug 2013.



United Arab Bank - SHJ Head Office Operations (Clearing, Fixed Deposit, WPS & FTS Salaries & ICCS Dept)



Worked for United Arab Bank SHJ Head Office Clearing operations to the Corporate and Retail customer, transactions processing and monitoring all the Outward, Inward clearing cheque processing, Bulk Salaries payments, Collections cheque’s & PDC and Fixed Deposits,

transfers,currency rate conversions in Offshore Team.

* In Dec 2011, involved in the successful migration of United Arab Bank clearing operational activities. Played a vital role in off-shore team and bringing the process to TCS-eserve.
* Suspense Account reconciliation and account proofing on daily basis.
* Handling salary payments for Corporate, Retail and for U.A.E Government sectors in United Arab Bank through WPS and FTS system.
* Processing and monitoring all the transaction payments with utmost priority with comprising any controls.
* Uplifting, debiting and place new FD, interest quoting, tenure change, break and credit and foreign currency conversion
* Updating MIS, Volume tracker, Pre and Post processing checks and sending the EOD emails.
* Handling client escalations and resolving it in quick time
* Prepare weekly and monthly mis reports for top management and handling internal/external audits. Power point presentation to the senior management.
* Handling branch queries and follow up with various banks for exceptions and ensure that there are no ageing exceptions, pending approval/clarification from Branch.
* Verifying the customer signature and controls for inward clearing cheque in the system, for clarification in the exceptions, we seek approval from Relationship Manager .
* Monitoring and Reporting to the treasury department on the approximate and net settlement amount for inward and outward cheques total amount of the transaction for the day by email.

* Inform the treasury department on the approximate settlement amount, whether “Favor or Against” based on the inward and outward total amount of the transaction for the day by email.
* Handling Term deposit placements and reconcile suspense Account on daily basis and report to Top Level Management.
* Handling foreign currency conversions and transfer payments through FTS.



SYSTEMS USED



* WPS-Wages protection system
* FTS-Fund Transfer system

Skills:

* Strategic thinker, together with an enjoyment of concepts.
* Disciplined approach to project planning and implementation
* Good communication skills – written and oral.
* Ability to engage and influence the business and communities to effectively implement and maximize the people processes
* Team player, with an ability to manage people and external partners.
* Good interpersonal skills with an ability to understand the root cause of the problem and solving them.
* Good Knowledge in MS WORD and EXCEL.

Trainings attended:

* Completed internship for a period of 6weeks in public-sector bank and attended viva with an external bank employee.
* Training on Humane education training programmed.
* Completed 80 hours service in “primary health centre” as a part of community service.

EDUCATIONAL QUALIFICATION:

* Post Graduation Qualification : M.B.A.
* Under Graduate Qualification : B.com(Banking Management)

Computer Proficiency : Honours of Diploma in computer Applications (H.D.C.A)  
Ms- Office, Internet concepts

PERSONAL INFORMATION

Date of Birth :16.06.1991

Sex :Female

Maritial status :Married

Nationality :Indian

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