VINEETH

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**Objective**

I want to be part of competitive environment that involves operation’s dynamics and one that brings together the flair to exhibit potential in a need based project. Keen to find a challenging position within ambitious company where I will be able to continue to increase my experience & develop my abilities.

**Interested Areas**

* Investment Banking
* Retail Banking
* Operations, Risk & Finance

**Work Experience**

Currently associated as **Senior Officer** in **Standard Chartered Global Business Services Private Limited.** Overall 8.10 years of experience in **Investment & Retail Banking (Static Operation (Trading accounts), Portfolio Management & Debt - collections Management)**

 **Investment Banking :**

Company : **Standard Chartered Global Business Services Private Limited.**

Experience : **2 years**

Department : **Investment Banking( Trading account opening & Maintenance)**

Designation : **Senior Officer**

**Job Profile :**

* Working as part of a team that involved in a **Static Operation (Master File Administration ) – MAURITIUS , UAE , JORDAN AND SINGAPORE** countries
* Job objectives – **Trading account** opening, closing and maintenance.
* Client on Boarding fixed income Securities & collateral Static Operation.
* Handling Investment Banking, Finance and Account Maintenance.

**Roles & Responsibilities:**

* Creating Client - Business Partner and Counter Party Accounts.
* Was involved in account opening, SSI updating , Corporate action Notification,

 Client statement Reports, closer for fixed income product, derivatives, trade finance and time deposit products.

* Processes security/ client accounts in security services for countries as per the agreed SLA.
* Always check the necessary approval is in place for processing the client request like SANCTIONED, NORKAM & EDD checks.
* DOIs, CHECK LISTS, SLA and SIGNATURE MANDATE are kept up to date shared with the team members and review is carried out to ensure practicing of the same.
* Cordial relationship with the customers and to respond to their queries in a timely manner.
* KCSA is done regular intervals on/behalf the stipulated date to provide necessary support.
* To develop strong working relationship between the units to ensure that truncation processing is carried smoothly with quality standards.
* Maintain Reports / samples for Internal / External audit and process review for ensuring strict adherence to the process
* To ensure all pending activities are properly maintained and tracked.

**REWARDS AND RECOGNITION:**

* Awarded Business Champ Team award in Q2 2016
* Awarded Business Excellence Team Award in 2015
* Appreciation from Manger and Head Management with well done card.
* Appreciation from the Client and Country.

**Retail Banking :**

Company : **Standard Chartered Global Business Services Private Limited.**

Experience : **6 years and 10 Months**

Department : **Retail Banking**

Designation : **Senior Collection Officer**

**Job Profile:**

* Worked as a Collection executive for Standard Chartered Bank – UAE
* Handled many products like credit cards, loans and Skip Tracing

(From Bkt1 to Bkt5 & Recovery)

**PORTFOLIO MANAGEMENT:**

1. Managing portfolio and achieving the business targets.
2. Analyzing financial risk involved and forecasting business profit/loss
3. Coordinating with agency to reduce the portfolio risk and increase the profit rate.
4. Predict the opening risk and initiate action plan to reduce the risk.
5. Portfolio review and projecting yearly profit based on the business requirements.
6. Focus more on GCO (Gross Charge off) accounts to reduce the loss to the bank.
7. Cards & Loans GCO value shared to evaluate the final value of LI.
8. Estimate of risk and reducing delinquency rate for Credit cards & Loans.

**DEBT MANAGEMENT:**

1. Handled international clients (Middle east-UAE).
2. Follow up with various support teams - Field & Back end for monthly strategy.
3. Interact with company ACCOUNTS / HR team to measure transactions in company and employee salary accounts.
4. Analysis account level transaction and initiate the necessary block code if the risk involved.
5. Refer accounts to initiate legal proceedings for installment defaulters.
6. Escalation & Co-ordination with operations team in Dubai on service issues.
7. Providing proper payment solutions to the financially stressed customer and prevent the business loss.
8. Preparing settlement form & getting approved by strategy Manager.
9. Maintaining talk/wrap time, service, data and both customer & client satisfaction.
10. Adhere to Call Monitoring Norms and improve quality of calls continuously.
11. Never get compromised in giving best service to clients in order to develop bank reputation.

**REWARDS AND RECOGNITION:**

1. Rated as 2C in my year end (P3) appraisal in 2011, 13 and 14.
2. Awarded Business champ – Cost for Q1 ’13.
3. Consistently Received Best Tele-Collector Certificates form Senior Manager
4. My Effort Have Been Appreciated with Certificates from very Senior Manager.

**Educational Profile**

MBA - FINANCE in Madurai Kamarajar University 2010 - 2012

BSC-COMPUTER SCIENCE in Periyar University,Salem 2004 - 2007

H.S.C- COMPUTER SCIENCE in Vaidheeswara Higher Secondary School,Mettur 2002 - 2004

SSLC in Vaidheeswara Higher Secondary School,Mettur 2000 – 2002.

**ADDITIONAL QUALIFICATIONS:**

* Completed Certified JAVA Course in NIIT, Bangalore.
* Specialized in using MS Excel, MS.Word, MS Office,Data maintaining & analyzing skill

**PERSONAL SKILLS:**

* Comprehensive problem solving abilities and people management
* Ability to deal with people diplomatically and taking challenges in work

**Training:**

 1 - Process training 2 - Functional, quality, and client and culture orientation

 3 - Voice Training 4 - Personal Effectiveness Program.

**PERSONAL PROFILE:**

Name : Vineeth

Age/ Marital Status : 30 / Married

Language Knows : English & Tamil

I declare that the information furnished is true to best of my knowledge

* Date :
* Station : Bangalore P.Vineeth