 PEARL

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# *Objective*

* To achieve the highest degree of excellence in areas pertaining to financial products
* To enhance skills through constant learning & initiative

## *Core Competencies*

* Strong interpersonal skills
* Flexible & creative
* Sound leadership & managerial skills.
* Demonstrated ability to maintain high productivity and attention to detail amid competing priorities and tight deadlines.
* Ability to work in a culturally diverse environment.

## *Area of Expertise*

**Strategic Planning**

* Analysing teams Operational risks and formulating goals, short term and long term and developing business and training plans for monitoring and achievement of these goals.
* Process re-engineering by analysing and streamlining processes to ensure smooth output.

**People**

* Can effectively manage a team
* Building functional skill matrices and effectively cross training members
* Motivate staff through training and self-development

**Process Migration & Management**

* Mapping business requirements and co-ordinating in developing, implementing and migrating financial processes in line with the pre-set guidelines.
* Undertaking responsibilities of streamlining procedures in processes; ensuring uniformity in the process understanding at the client’s and the organization’s end.
* Monitoring the overall functioning of processes, identifying improvement areas and implementing adequate measures to maximise customer satisfaction level.
* On boarding new clients on Business Platform

**Fixed Income and Derivative Operations/Back office settlements**

* Experience in complete trade cycle operation i.e. from creation of static, to trade capture, to enrichment, trade confirmation, trade settlement, reconciliation, fails management and reporting,

### Professional Experience

**National Bank of Ras Al Khaimah (Credit Card Department) March – Nov 2016**

* Underwriting for Credit Card applications
* Meeting the targeted productivity levels within expected turnaround time and with a high degree of accuracy,
* Updating the system on the status of the credit card that have been processed
* Assisting the team with the MIS

**HSBC Bank Dubai (Commercial Banking) July 2015 –30th Nov 2015**

* Reviewing all the necessary documentation for new accounts and dormant accounts and

Liaising with the customers for the required documentation.

* KYC checks for all Open account transactions (trade related)
* Resolving customer queries on phone and email
* Assisting the Relationship Manager with Customer Due Diligence reports
* Assisting the Relationship Managers with the daily business.

**GlobeOp Financial Services Private Limited (Jan 2014- June 2014) Assistant Manager**

* Reviewing OTC trades on MarkitWire/ Swapswire and resolving discrepancies by liaising with the client, counterparty and internal teams on trade date so as to ensure smooth generation of P&L to the client on a daily basis.
* Ensuring that the interest rate swap trades were cleared by Lch Clearnet Ltd
* Resolving discrepancies in clearing by liaising with the client, broker and clearing house.
* Liaising with client for booking unidentified trades in GlobeOp system.
* Assisting the reconciliation and settlements teams with trade related queries.
* Trade discrepancy reports monitored daily and continuous follow-up with the team, clients and counterparties.
* Addressing staff grievances and suggesting improvements in respect to automation of process
* Identifying key staff and motivating them by assigning challenging roles
* Controlling attrition rate in the team
* Keeping abreast and adhering to guidelines as prescribed by the client.
* Product handled IRS (Interest rate swaps)
* Swaptions
* Credit Default swaps

**GlobeOp Financial Services (June 2011- Dec 2013 Senior Associate)**

**The Royal Bank of Scotland Central Enterprises Pvt Ltd. ( Team Leader - Hong Kong settlements and Corporate Actions Feb 2010- Feb 2011 )**

**12th April - 24th April 2010 Refresher training in Hong Kong on the corporate action and Hong**

**Kong settlements process**

* Supervising the operational gambit for equity settlements & agency business for the Hong Kong entity
* To ensure that the team pre-matches trades executed by the front office and ensure timely settlements through different depositories
* Resolving discrepancies occurring in settlements by liaising with the middle office, client service group, custodian and brokers.
* Reconciliation of stock and cash securities and minimizing breaks
* Ensuring that the fails database is updated and failed trades are investigated
* Payments to clients via swift
* Ensuring that the team carries out the assigned task pertaining to the settlement cycle
* **6th Sept 2010 -18th Sept 2010 training in Hong Kong for system migration.**
* **Role and Responsibilities post system migration**
* Trained the team on the new system enhancements and facilitated as a trainer to the team on the migration
* Helped IT in creating scripts for the Singapore entity and tested of scripts written by the IT team
* Was a part of the weekly project calls

**The Royal Bank of Scotland Central Enterprises Pvt Ltd. (Team Leader-Broker matching for RBS London entity from Sept 2009 to Jan 2010**

* Ensuring that the team pre-matches trades and resolves all economic trade details for timely settlement
* Acting as a middle office and liaising with the traders and resolving discrepancies, investigating all

queries for timely settlement of trades

* Handling the front office and back office systems

**ABN AMRO CENTRAL ENTERPRISES PVT LTD. ( Team Leader - GEDD settlements from Oct 2008 to Sept 2009 )**

**12th October 2008 -21st October 2008 sent to UK as process expert to be a part of the ABN Amro system migration**.

* Role and Responsibilities pertaining to migration
* To ensure that the testing of scripts were completed within the required time frame
* Trained the team on the new enhancements as a trainer to the team on the migration
* Weekly project calls

* Pre- matching of trades executed by the front office and ensuring timely settlement through different depositories.
* Resolving discrepancies occurring in settlements by liaising with counterparties, agent banks & custodians
* Realigning of securities across depositories to ensure settlements & conducting of various security reports for various markets
* Timely reconciliation thereby minimizing cash and stock breaks
* Carrying investigations on failed trades and providing reports to management
* Swift payments to clients

**Depository Exposure**

* Brussels (Euroclear)
* Luxembourg (Clearstream)
* Exchanges in Germany, Holland, Switzerland & Italy

**ABN AMRO CENTRAL ENTERPRISES PVT LTD. (Analyst GEDD settlements from June 2006 to Sept 2008)**

**SUMMER TRAINING (Feb2006 - May 2006)**

**ICICI Prudential Life Insurance** worked as a Management Trainee for ICICI Prudential as a part of the internship that was conducted by the University during the Management Program.

**Business dynamics**

* Active involvement in customer acquisition and in person
* Follow up to pursue sales leads.
* Handling all paperwork from preliminary conversations with

policy holders.

* Client retention by pro-actively following up with prospective and
* Client resolving concerns/grievance.

***Academics***

* Master’s in Business Administration – Institute of Chartered and Financial Analyst National College – Goa Marketing & Finance - 2006
* Bachelor of Commerce - 2003 Goa University

**References**

* Available on request.

# *Visa Status*

* Husband’s Sponsorship