

5/50, Ramalinga Kounder Street, Coimbatore, Tamilnadu 641041 | 9003771970 & Alt 9790691177 | svaishnavi4@gmail.com

Professional Summary

To work in a challenging environment and effectively contribute my skills towards the goals of the organization.

Education

HSC (2006 – 2007)

Coimbatore Corporation Girls Higher Secondary School, Coimbatore, TN

B.Sc. Computer Science (2007-2010)

Kongunadu Arts and Science College, Coimbatore, TN

MBA Finance & Marketing (2010-2012)

RVS Institute of Management Studies, Coimbatore, TN

PROJECT DETAILS

- 6-month project at CEGONSOFT PVT LTD, Coimbatore in 2010.
Project Title-Outlandish Exchange Tidings Front end-ASP.Net&Back end-MS-SQL SERVER
- 4-month project at SUNDARAM FINANCE LTD, Coimbatore in 2012.
Project title- Comparative Analysis between Large Cap and Small Cap Funds

Skills& Tools Used

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| <ul style="list-style-type: none">• Investment Banking• Mortgage research &Credit risk Underwriting• Accounts• Administration• International client data & call and reporting management | <ul style="list-style-type: none">• Basics of C and C++ &MS Office Packages• Hogan (Banking)• SAP (Treasury Risk Management)• BOE (Trade portal)• Bloomberg |
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Work History

Assistant professor (Finance & Marketing)

Feb 2024 – current

Thanjavur, TN.

Periyar Maniammai Institute of Science & Technology (PMIST)

Domain: Teaching & Mentoring

Responsibilities:

- Working as Assistant professor for finance, operations and marketing.
- Be a part of mentoring, classroom and training delivery, attendance, mark sheet corrections and updating on reports, course plan upgradation

- NAAC updates and be a part of NPTEL course learning.

Associate (Treasury Risk Management)

Jul 2022 – May 2023

Coimbatore, TN.

Avantor (Formerly VWR India Pvt Ltd)

Domain: Treasury Risk Management – SAP**Responsibilities:**

- Worked as an associate to perform account reviews on the customer level by assigning credit and risk evaluation based on financials and credit reports (DNB, Experian, Credit safe, Balance sheet, letter of credit, bank statement, and other financial, credit ratings agency website like S&P, Moody's, CARE, Fitch's and CRISIL etc.) in the SAP.
- Ensure delegation of authority for approving credit and follows SOX compliance for the risk objectives being met on an ongoing basis.
- Daily, weekly, and Monthly oversold report, risk evaluation report and credit limit, portfolio management on the customer level for North America base to avoid any bad debts.
- Perform weekly Risk Management receivable trending reports for sales, marketing, finance accounting.

Senior Representative (Transaction Processing)

Jan 2020 – Jul 2020

Concentrix Daksh India Pvt Ltd

Bangalore, KA

Domain: Credit Underwriting & Risk Operations for Mortgage Loans**Responsibilities:**

- Review and analyze documentation provided on each loan including the credit report, income and asset documentation, contact on sale to make an informed lending decision.
- Responsible for underwriting credit proposals within the delegated lending authority for possible approval assignment of credit limit, customer risk ratings and terms of sale for Australian market-based mortgage loans on credit policies followed by bank with proposed ASIC guidelines.
- Calculate borrower's income and debt-to-income ratio based on acceptable credit policies.
- Assessment of financial documents like – P&L account, balance sheet, income & bank statement, credit report of customer, Tax returns, Title documents, Purchase contract and appraisal report.
- Scrutinizing the inflows and outflows patterns (Income, asset, and liability) and seeking for the sources of repayment. Anti-money laundering - Spotting red flags and ensuring funds are channelized from proper source.
- Checking all internal legal and responsible lending disclosure to meet internal guidelines for auditing loans. Responsible for monitoring and controlling fraud risk and compliance in-order to identify the customer's transaction history have any Red-Flags in terms of decision making before lending loans.

Senior Analyst

Feb 2018 – Nov 2019

State Street HCL Services

Coimbatore, TN

Domain: Investment Banking - Forex Trade Booking and Forex & Fixed Income Settlements

Responsibilities:**Trade Booking:**

- Dealing with foreign exchange transaction based on market risk to monitor Cash and Commodities of FX dealings.
- Discrepancies tracking and ensure matching rule (Email / Fax) and confirmation.
- Querying discrepancies to Middle Office and Front Office, ensuring trades are matched and settled.
- Checking of incoming confirmation and checking against trades
- Action the unmatched trades and confirmations and deleting the duplicate confirmations.
- Informing mismatches to Middle office and ensuring the breaks to be cleared.
- Escalating to the regional heads within London and New York for outstanding trades.
- Preparing and maintaining daily MIS and EOD control reports.
- Ensure daily deadlines are met and ensure accuracy of the processes and data.

Trade Settlement: Forex and Fixed Income:

- Prioritize the e-mail queries to process Forex trades and FI (bonds). To ensure with no discrepancy to settle the trades on the settlement date for APAC US and Europe region.
- To chase with trader/middle office and client to sort out the discrepancy in the trade.
- Meeting various Currency cut-off (Bonds and Forex) and ensuring timely settlement of trades.
- Act as a bridge between middle office/trader and client to sort out the discrepancy in the trade and timely settlement.
- Looking into foreign exchange Market Risk and Bonds Monitor to avoid settlement risk.
- Looking into foreign exchange confirmations in CLS, GROSS and NDF and bonds for confirmation before the cut-off of currencies.
- Chasing clients for missing confirmations and amendment via swift.
- Settlements Dealing with Swaps, Spot, Forwards, and NDF and taking necessary actions to settle the trades on settlement date.
- Responding to the queries raised by the back office with regards to the discrepancy in the trade booking.
- Investigating the discrepancies root cause analysis to avoid position risk for traders.
- Working on Settlement instructions of clients for making inter-bank payments before cut-off time.
- Reporting the breaks and their ages to the onshore team and global team for failed trades for bonds (Buy in and Sell outs) and forex.

Process Executive

PARK GLOBAL HR SERVICES (Pathfinder Business India (P) Ltd- on Contract)

Apr 2016 - Mar 2017

Coimbatore, TN

Domain: Mortgage Process

Responsibilities:

- Title Search & Deed Search of the buyer and seller.
- Contact Search of the buyer and seller.
- Sale Details of the Property include the sale and sale amount of the property.
- Report escalation for the overall search.

Domain: Property Tax

Responsibilities:

- Verifying and updating the tax documents through fax and email from the client.
- Index and Route the tax documents.
- Escalate the customer queries through mail.
- Adding, updating, and escalating the client information
- Reconcile and invoice the values for tax reduction purpose.

Admin-Finance

Dec 2014 - Mar 2017

Qbitronics

Coimbatore, TN

Responsibilities:

- Receive and verify invoices.
- Bank Reconciliation and Petty Cash and reporting.
- Assist Office Manager with the preparation of financial reports.
- Asset Register maintenance and reporting.
- Assist with management and undertake filing, scanning, and archiving of financial and office records.
- Maintain Procedures folder with relevant, up-to-date procedures.
- Submit staff time sheets for payroll processing.
- Assist with document preparation, minute taking and agendas for meeting and perform Admin with other duties as required.

Process Associate

Oct 2013 - Jul 2014

BPO Integra India Private Limited

Coimbatore, TN

Domain: Property Management, Bookkeeping, Process & Vendor Management**Responsibilities:**

- Maintaining the Database of the client.
- Verified the Rent & Insurance.
- Re-calling client on Lease Renewal.
- Updating the Mortgage payments, Credit card & ACH transactions.
- Daily and Monthly Reports Reconciliation.
- Preparing the Year-To-Date for Tax Benefits.
- Generating & Maintaining Vendor base reports & escalation matrix.

PERSONAL PROFILE

Date of Birth : 01-04-1990

Sex : Female

Marital Status : Married

Linguistic Ability : Tamil, English

Nationality : Indian

Correspondence Address: B-104, 3rd Stop, CheranManagar, VilankurichiRoad
Coimbatore, Tamilnadu – 641035.**DECLARATION**

I hereby declare that the details furnished above are correct to the best of my knowledge.

Place:

Date:

[S.VAISHNAVI]