**S.INDRA PRIYADHARSINI M.B.A (Finance)**

**Software Engineer, Consultant**

**Intellect design arena Ltd**

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**OBJECTIVE**

* Result oriented and business professional with more than 13 years of experience in various streams of banking including business analysis, wholesale banking, retail branch banking automation testing and xml programming for supporting the smooth business functional components, coordinating meetings between client and development teams and ensuring smooth flow of business processes.
* Aiming to utilizing my strong prioritization skills and analytical ability to achieve the goals of the company.
* Complete **KYC** on boarding for new and pre-existing customer (**KYC**) by strong work ethic & attention to detail. Proficient time management and organizational skills.

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**SUMMARY**

**Business Analyst:** 2.5 year of experience in the area of software industry supporting business software and analyzing business (Treasury banking) operations and also experience in the area of Software Automation testing with a solid understanding of Test Planning and developing code using Selenium - TestNG and XML.

**Branch Operation Manager:** 5 years of experience in managing bank's operations**,** team to deliver effective financial services to clients and managing all Branch banking operations and dealt with customer service issues.

**KYC/AML Auditor**: 5 years of experience in auditing of all liability account opening such as current, saving, salary and fixed deposit accounts.

**Cashier cum Clearing Officer**: 1 year of experience in handling customer financial transactions like deposits, withdrawals, transfers, money orders attending clearing house for the cheque clearance.

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| **Years** | **Company** | **Designation** | **Role** |
| May 2018 - Till date | Intellect Design Arena Ltd | Consultant | Business Analyst |
| Mar 2017 - May 2018 | Kotak Mahindra Bank Ltd | Manager | Branch Operation Manager |
| Nov 2014 - Mar 2017 | HDFC Bank Ltd | Deputy Manager | PB Authorizer & Operation Manager |
| Mar 2008 - Nov 2014 | HDFC Bank Ltd | Assistant Manager | KYC – Auditor. |
| Aug 2006 - Aug 2007 | ICICI Bank Ltd | Officer | Cashier cum Clearing Officer |

**PROFESSIONAL EXPERIENCE**

**IT Experience**

**CONSULTANT**

(INTELLECT DESIGN ARENA LTD, May 2018 to Till Date Hyderabad).

Business Analyst

Client: ABC Bank of Mauritius , Country: Mauritius.

* Develop business architecture using requirements such as scope, process, alternatives and risks.
* Analyze clients’ business requirements and processes through document analysis, workshop and workflow analysis.
* Conduct levels of testing including functional, regression, user acceptance, integration and performance to verify the client’s needs are met.
* Communicate client’s business requirements by construction easy to understand data and process models.
* Engage client to gather software requirements/business rules, and ensure alignment with development teams.
* Identify and reconcile errors in client data to ensure accurate business requirements.
* Draft and maintain business requirements and align them with functional and technical requirements.
* Preparing Business Functional Requirements Document and Preparation of use case, user manuals and functional testing for modules involving FX, MM, FIS, Options, IRS and Central Bank regulatory reports.
* Identify the pain areas, perform the Gap Analysis, Explore and suggest alternate solutions / options, Prepare Business Case.
* Requirement gathering and Analysis. Writing User stories and define Acceptance criteria, as-is and To-be documentation.
* Participate in design review sessions and support design/development activities.
* Explaining business requirements and guide development team on functional and business aspects.
* Perform and / or Support Testing activities related to Test Strategy, Planning, Test scenarios, Test data, Integration elements, Test coverage and Run Plan.
* Hand-hold and train business users on applications and systems.
* Expertise in BANKING domain and TREASURY domain.
* Real time experience in banking business having worked in various in Indian banks such as ICICI Bank, HDFC Bank and Kotak Mahindra Bank on diverse products and services.
* Experienced in customer relationship management, to understand client’s current and latent business needs.

Client: Citi Bank, Hyderabad

* Proficient in Test Automation using Selenium Tools and strong experience in Automating Web Application Testing using Selenium Web Driver with TestNG framework and JAVA Programming.
* Hands on experience in preparing Test plans, Test cases, Automated Tests and Test Data and executing the same.
* Has developed code using Selenium and XML for the following modules.

XML coding : FX, MM, FIS, IRS, CCS, Options and IRF.

Selenium (Maven) with Java : DCD, Bank notes and setup screen.

* Expertise in analyzing the results and reporting Suggestions and defects.
* Good Knowledge on Test Management Tools like JIRA.

**NON – IT Experience**

**BRANCH OPERATION MANAGER Nov 2013– May 2018**

**(KOTAK MAHINDRA BANK LTD & HDFC BANK LTD, Hyderabad)**

* Performing internal audits to ensure efficient banking Operations.
* Diverse experience on various banking processes such as Retail Banking operations, Retail wholesale banking(KYC), Auditing, 5S champion, Service quality auditor for the cluster, inward and outward remittances, End of day processes, locker allotment, cash management and clearing transaction, Cross selling of Life insurance, Mutual Funds and general insurance.
* Proven ability in managing teams coupled with excellent analytical and problem solving skills.
* Authorizing the Teller and welcome desk entries and taking care of all types of A/C opening activities like Saving, Current and salary Ac.
* Responsible for the filling STR (Suspicious Transaction Reporting) for doubtful and money laundering activities.
* Ensuring service excellence to enhance portfolio, Control retention and better cross sell.
* Responsible for locker allotments and Locker Operational activities.
* Leading the sales Teams and Suggesting new Ideas and implementing for better Process improvements and sales improvements.
* Assisting customers in their selection of various accounts and cross-selling the Bank's products    and services.
* Promoting business for the Bank by maintaining good customer relations and referring customers to appropriate staff for new services.
* Ensuring Regulatory and procedural compliance.
* Service Quality (SQ) & Audit champion for the entire Cluster.

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**KYC AUDITOR   Mar 2008 TO Nov 2013**

**(HDFC BANK LTD, Hyderabad)**

* Primarily reviewing documentation for new customer accounts evaluates high-risk accounts and analyzes new customer processes and policies.
* Involved in or knowledgeable about anti-money laundering (AML) processes and procedures.
* Ensuring that Critical and Non-Critical KYC errors are not made and quality accounts were opened like savings, current, salary and fixed deposits.
* Analyzing existing policies and procedures relating to new customer research and account analysis to ensure compliance and make suggestions for improvements to these processes.
* Giving clarification regarding latest circulars & process followed by Document Verification Unit through phone calls & mails to the branches.
* Giving suggestion to branches to reduce the Turn around Time (TAT).
* Escalating the issue to senior management when forged document are identified in customer KYC documents.
* Giving training to branch staffs & new employees about latest process.
* Reviewing Private entities, Public entities, Sole proprietorship and HUF accounts.
* Ensuring compliance with KYC policies and procedures, applicable rules and regulations.
* Obtaining and reviewing KYC information against various third party sources such as internal databases to validate customer supplied information.
* Working directly with Sales staff, Relationship managers, Internal Legal, Compliance and other areas in order to identify and communicate required KYC information and provide guidance on policy and procedural requirements.
* Presented and coordinated relevant KYC information to Senior Management in various internal committees.
* Compiling and preparing regular detailed reports for sanction checks and all matters that require escalation to compliance

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CASHIER CUM CLEARING OFFICER    Aug 2006 to Aug 2007

(ICICI BANK LIMITED Gobichettipalayam, Tamil Nadu).

* Got campus selection in ICICI Bank
* Accurately processing financial transaction like deposits, payments, transfers, DD and banker cheque.
* Balancing Cash drawer daily, accurately and efficiently.
* Well Trained in identifying the forged Notes.
* Responsible for high quality service, customer relationship management, Queue management & Branch Audit & compliance.
* Participating in the clearing house for the inward and outward cheque clearance.

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**EDUCATION**

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| **Qualification** | **College name / University** | **Year** |
| MBA(Finance & Marketing) | Sree Krishna College of Engineering & Technology, Anna University, Coimbatore Tamil Nadu. | 2004 - 2006 |
| BCA | Bharathiyar University, Coimbatore, Tamil Nadu. | 2001 - 2004 |

**MEMBERSHIP**

* Member of Indian Institute of Banking and Finance (IIBF).

**HANDS ON**

* SELENIUM – TestNG.
* CORE – JAVA.
* HTML, CSS.
* JAVA SCRIPT.
* Test management tool - JIRA
* Banking applications - FLEXCUBE and FINACLE.

**CERTIFICATIONS**

* Certified in Life Insurance - IRDA
* Certified in AML/KYC - IIBF.
* Certified in HTML, CSS by Intellect Design Arena ltd (Internal certification).
* Certified in JavaScript by Intellect Design Arena ltd (Internal certification).

**ACHEVEMENTS**

* State player in VOLLEYBALL.
* Awarded twice as best alert employee in HDFC Bank Ltd.
* Awarded service quality champion for the cluster in HDFC Bank Ltd.
* Awarded for best customer service in HDFC Bank Ltd.