

CHITRA KAMAL



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Flat 606, Building A01,
Wasl Village, Al Qusais,
Dubai

Expertise:

- Transactions Monitoring
- GST Reconciliation
- Payments & Helpdesk
- Credit Cards – Emails handling
- Team Handling
- Team Player
- Quality Check team
- KPI Analysis
- KPI Reporting
- Handled KYC

Objective

Results-driven banking professional with over 10 years of experience in various roles within the banking industry. Proven record of driving optimizing operational efficiency and delivering exceptional customer service.

Experience:



CITICORP Services India Pvt. Ltd – Asst. Manager – ICG Business Command Centre – Payment & Transactions Monitoring
(December 2022 till August 2024) – *Immediate Joiner*

- Monitoring various applications daily to ensure the accurate and timely processing of payments.
- Monitor Incoming and Outgoing volume across the system to ensure it is within the normal limits.
- Started off with a 3-member team and identified various growth opportunities, leading to the expansion of the team to 11 members.
- Escalating to respective technology teams and raise service now tickets in case of breach in set thresholds for each queue.
- Assisting with the enabling, disabling of communication lines, and completing updates.
- Coordinating testing and maintenance with various technology groups.

Applications monitored:

- CitiTransfer || Flexcube || CitiSwitch: Fast Wire Open (FWO)
- CitiFT GPP – Regions of NAM, EMEA, LATAM, CAD, MEX
- Regional Balance Control System (RBCS)
- Decision Insight (DI) || Paylite || ITRS Active Console
- FED Service Status Website

RMO OPS Team – Accounts Monitoring and Reconciliation
(December 2021 – November 2022)

- Preparation of Daily MIS and KPI reporting, Performing KPI Analysis and report the status of ageing exceptions to the Senior Management
- Guarantee Clean accounts, promote operational efficiency and encourage adherence with the Management Directives
- Resolved complex issues and operations reporting to mitigate invoice vendor payment.
- Review, analyze and perform findings from key reports to Citi Users and Internal teams.
- Actively involved in the process of migration of activities from other countries
- Internal Account Monitoring and Reconciliation of GL
- Preparation of Accruals Submissions across all entities

RMO OPS Team –Payment and Helpdesk (June 2018 – November 2021)

- Handled Payments and Invoice process related queries.
- Performed payment processing and authorizing activity across country India, Bangladesh and Srilanka.
- GST Reconciliation and coordinating with the Tax team for claiming input credit.
- Implementation of GST Input Tax credit reconciliation process across all Citi entities and it is an
- Huge volume project which invoiced in Reconciliation of 2 lakhs transaction
- Coordinated with Business Users and follow up with the suppliers to file GST.
- Comparison with the mandate filing and the supplier filings and escalate the differences to the suppliers.
- Follow up for the amendments and ensure the new filings per the required parameters



HDFC Bank – Assistant Manager - credit card Division.

Email Correspondence Team: (Oct '11 – Feb '16)

- Handled dispute complaints and enquiries addressed to other Senior Management of the Bank to enhance customer satisfaction.
- Liaising with various department of Bank to ensure complete resolution.
- Maintenance activities in Bank records and exceptional processing of certain requirements of customers are processed based on complaints received.
- Handled escalated complains of recovery department to ensure a resolution to customers and ensure customers are informed on CIBIL implications



HSBC Operations & Processing Enterprise Pvt Ltd - Senior Associate

Quality Check Team: (Dec '08 till Sep '10)

- Quality check for Private Banking customers and Premier customers through mails
- Quality check on all PFS accounts and on SME
- Quality check on Unclaimed accounts activation

Account Opening / Maintenance Team: (Aug 07 to Nov '08)

& Credit Card Ops (Nov '06 to Jul '07)

- Product Knowledge of full account opening process.
- Monitored the flow of account opening volumes.
- Reviewed customers KYC & handled top level escalation mails.
- Rates- Updating all the rates maintenance on daily, weekly, and monthly basis.
- Handled inbound calls for HSBC credit card customers. Setting up process flow and data allocation.

Personal Details:

DOB: 4th February 1978

Father's Name

U. Alagarsami

Passport: V554515

(EXP: 02\JAN\32)

Visa: Dependent Visa

(UAE)