

SUBHROJYOTI ROY



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LOCATION
Gaur Enclave 2, Shalimar Garden Ext 2
Ghaziabad, India

An accomplished professional targeting to leveraging extensive expertise in managing complex banking and financial services operations, emphasizing strategic planning and compliance to achieve organizational objectives.



PROFILE SUMMARY

- ❖ Cultivated a wealth of experience of **nearly 16 years in operations management**, focusing on the **banking and financial services industry**, consistently driving improvements in **efficiency and team productivity**.
- ❖ Directing **payment operations** at **National Australia Bank** as an **Associate Vice President**, managing a diverse team of **professionals** to guarantee efficient **transaction processing** and adherence to **regulatory requirements**.
- ❖ Developed a robust skill set encompassing **strategic planning, risk management, and quality assurance**, with a strong emphasis on **mentoring and team development**, fostering a culture of **continuous improvement and engagement**.
- ❖ Exhibited strong **leadership skills** by successfully navigating teams through **organizational changes** while cultivating a **collaborative atmosphere** that encourages **professional development** and enhances **performance**.
- ❖ Maintained extensive expertise in **payment operations, compliance protocols, and risk management methodologies**, guaranteeing strict adherence to **industry regulations and internal policies**.
- ❖ Proven expertise in leveraging advanced **data analytics and reporting tools** to drive informed **decision-making**, enhance **operational performance**, and identify key areas for improvement within **payment operations**.
- ❖ Recognized for fostering a culture of **compliance and risk awareness**, leading to an increase in team adherence to **regulatory standards and internal policies**.

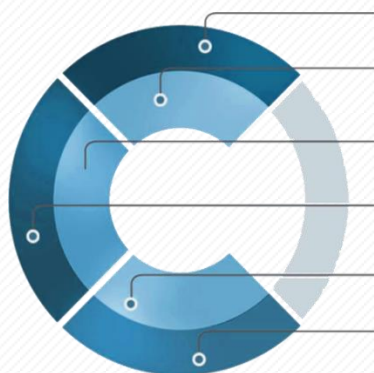


CORE COMPETENCIES

- Strategic Planning & Implementation
- Payment Processing Systems
- Due Diligence
- Process Improvement & Operational Excellence
- Operations Management
- Branch & Internal Reconciliations
- Quality Assurance
- Team Management & Leadership
- Robotic Process Automation (RPA)
- Risk & Compliance Management
- Customer Relationship Management
- Stakeholder Engagement



SOFT SKILLS



Change Agent
Collaborator
Problem-Solving
Team-Oriented
Leadership
Analytical



EDUCATION



2018: B.Com. from Sikkim University



CERTIFICATIONS



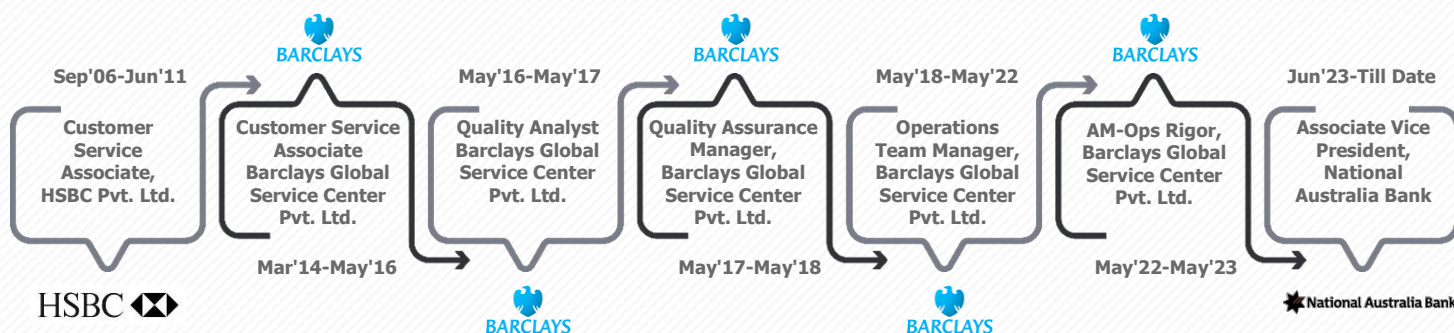
CQIB Certification



AOM Practitioner Level 1 Certification



CAREER TIMELINE





KNOWLEDGE PURVIEW

Payment Operations & Processing:

- ❖ Comprehensive management of inward and outward payments, ensuring compliance, efficiency, and accurate settlement of transactions, including handling unclaimed monies in line with regulatory requirements.
- ❖ Expertise in value processing and timely resolution of exceptions, ensuring seamless transaction flow and adherence to financial regulations.

Reconciliation & Financial Controls:

- ❖ In-depth knowledge of payment reconciliation processes, including suspense accounts and exception handling, with oversight of retail branch suspense account reconciliation and cash control.
- ❖ Monitoring and resolving reconciliation breaks and discrepancies within defined SLAs, ensuring financial integrity and timely resolution.

Internal Payment Platforms & Tools:

- ❖ Proficient in key internal payment systems like *NAB Connect*, *NAB Payments Hub*, and *FIS* for seamless payment processing and gateway solutions, along with *PEGA* and *WORM* for workflow management of payment exceptions.
- ❖ Skilled in using *SAP*, *Oracle Financials*, *Swift Alliance Access*, and *PRPC* for financial reconciliation, cross-border payments, and payment case management.

Operational Rigor & Risk Management:

- ❖ Strong adherence to NAB's risk frameworks to mitigate financial and operational risks, ensuring zero integrity issues and no financial impact from risk events.
- ❖ Active involvement in managing regulatory compliance, audit preparedness, and successful completion of internal and external audits with satisfactory results.



WORK EXPERIENCE

Jun'23-Till Date, AVP, National Australia Bank

- ❖ Heading a team of 62 employees, directing payment operations for Australian branches, and focusing on driving operational excellence, compliance, and customer satisfaction.
- ❖ Mentoring and developing talent, providing structured training and career development opportunities for team members.
- ❖ Driving a culture of collaboration and innovation to improve team performance and engagement.
- ❖ Managing and streamlining domestic payment operations, ensuring timely and accurate processing of transactions.
- ❖ Conceptualizing process improvement initiatives, focusing on cost savings, efficiency, and quality enhancement.
- ❖ Utilizing Lean methodologies to optimize workforce allocation and improve operational outcomes.
- ❖ Establishing and monitoring risk control frameworks to mitigate potential financial and operational risks.
- ❖ Ensuring compliance with regulatory requirements and internal policies, managing audits, and addressing findings.
- ❖ Conducting risk awareness workshops and training to improve compliance and reduce operational risks.
- ❖ Leading key projects, including process automation, leadership development, and audit readiness initiatives, to drive continuous improvement and operational efficiency.
- ❖ Steering the deployment of new technologies, such as RPA, to improve payment verification workflow and reduce manual tasks.

Achievements:

- ❖ Implemented a leadership pipeline program and mentored team members for Career Qualified in Banking certification, resulting in a 20% increase in readiness for critical roles and improved team engagement, with 100% completion of compliance workshops.
- ❖ Achieved AUD 20K in annual savings and improved turnaround times by 15%, while optimizing workforce allocation through Lean methodologies, resulting in 1 FTE savings and maintaining high-quality standards.
- ❖ Established a real-time risk control framework, improved compliance by 10% and ensured zero financial impact from risk events, while leading audits and risk awareness workshops that reduced incident occurrences by 15%.
- ❖ Reduced manual interventions by 25% and improved transaction accuracy by implementing Robotic Process Automation (RPA) in payment verification workflow.

Mar'14-May'23, Barclays Global Service Center Pvt. Ltd.

Growth Path:

Mar'14-May'16, Customer Service Associate

May'16-May'17, Quality Analyst

May'17-May'18, Quality Assurance Manager

May'18-May'22, Operations Team Manager

May'22-May'23, Assistant Manager Ops Rigor

Assistant Manager, Operations Rigor

- ❖ Spearheaded risk assessment and control processes, ensured adherence to procedures, and provided senior management with assurance that identified risks are effectively mitigated.
- ❖ Conducted comprehensive reviews to identify and address weaknesses in the control environment, provided actionable insights and control health reports to senior leadership.
- ❖ Led continuous improvements in risk management practices and fostered a culture of control awareness across the organization.
- ❖ Implemented and monitored regulatory compliance, root cause analysis, and problem-solving initiatives, ensured the effective operation of business controls.
- ❖ Acted as a key leader for colleague engagement initiatives, fostered a collaborative environment aligned with company values.

Operations Team Manager

- ❖ Drove organizational transformation by introducing process improvements and optimizing workflow, directly contributed to higher operational efficiency and strategic growth.

- ❖ Steered and coached operational teams, ensured compliance with company policies and improved interdepartmental communication to enhance overall productivity.
- ❖ Led performance-driven initiatives that improved customer satisfaction, team efficiency, and cost optimization, achieved reduced turnaround times and budgetary savings.
- ❖ Championed employee development through effective hiring, onboarding, and training programs, while promoting cultural initiatives and diversity programs to enhance team dynamics.
- ❖ Managed performance metrics, provided strategic insights to senior management to foster a data-driven decision-making culture and targeted business growth.
- ❖ Played a key role in automation and transformation projects, while enhancing operational efficiency and reducing risks.

Quality Assurance Manager

- ❖ Developed and implemented robust quality assurance frameworks, improved operational performance and compliance with regulatory standards.
- ❖ Managed and mentored a team of quality analysts, drove continuous improvement through coaching, performance management, and root cause analysis.
- ❖ Partnered cross-functionally to develop SOPs and new customer service standards, ensured high levels of service quality and adherence to operational best practices.
- ❖ Proactively addressed performance gaps by identifying and resolving quality issues and implementing corrective actions to drive business improvement.
- ❖ Collaborated with senior leaders to drive quality assurance initiatives and enhance customer satisfaction metrics.

Quality Analyst

- ❖ Evaluated global operations to identify high-risk processes and collaborated with management to implement improvements to drive performance and quality standards.
- ❖ Delivered actionable insights through quality metrics, ensured alignment with business objectives and drove continuous performance optimization.
- ❖ Developed training materials, SOPs, and work instructions to improve onboarding and operational consistency, ensured a high-performing team.
- ❖ Led initiatives to address operational bottlenecks and reduce risk through data analysis, root cause identification, and implementation of corrective actions.

Customer Service Associate

- ❖ Delivered exceptional customer service through proactive communication, resolved customer inquiries and ensured satisfaction with products and services.
- ❖ Contributed to team performance by assisting in training new hires, sharing best practices, and providing feedback to management to refine operational strategies.
- ❖ Enhanced customer experience by leveraging extensive product knowledge and anticipating client needs, ensured repeat business and high satisfaction rates.

Sep'06-Jun'11, Customer Service Associate, HSBC Pvt. Ltd.

- ❖ Delivered exceptional customer satisfaction by proactively addressed customer needs and resolved concerns through forward-thinking strategies.
- ❖ Managed customer inquiries regarding products, services, and company information, ensured prompt and accurate responses.
- ❖ Minimized wait times by answering customer calls promptly, while improving overall customer experience and satisfaction.
- ❖ Contributed to team effectiveness by staying informed on product updates and changes through active participation in meetings and training sessions.
- ❖ Educated customers on billing, payment processing, and support policies, enhanced their understanding and fostering trust.
- ❖ Boosted team productivity by anticipating customer needs and delivering outstanding support to ensure timely resolution of issues.



PERSONAL DETAILS

Date of Birth: 14th November 1983

Languages Known: English, Hindi & Bengali