

Vijayalatha Gowda

Process Specialist | Citizens Bank | Reconciliation
Infosys BPM Ltd



Bengaluru, KA, 560100



8277427820



vijayalathagowda27@gmail.com



<https://www.linkedin.com/in/vijayalatha-gowda-74a675281>

Detail-oriented and experienced Process Specialist with over 5 years of expertise in Reconciliation at Citizens Bank. Proficient in retail banking process reconciliation, decision pay, checks validation. Adept at handling team responsibilities and ensuring accuracy in financial transactions, Month end of Reconciliation, Monthly Trackers – PCP, RCA, SOP, Monthly report PPT, Quality Checking, Processing improvement etc.



Skills

1. Team Handling, Problem solving.
2. Client handling, PPT Presentation and Reporting.
3. Accounting, Account Reconciliation
4. Active Listening and Time management



Achievements

- | | |
|---|---------|
| 1. Spot Award | 8 Times |
| 2. Individual Extra Miler Award | 1 Time |
| 3. Team Extra Miler Award | 1 Time |
| 4. Infosys Star Incentive Plan (i-star) Award | 1 Time |



Learning

1. Business Analysis Process
2. Power BI, Tableau and SQL
3. Chart/Graph Preparation
4. Record to Report and Data preparation



Work History

Feb-2019 – Current



Process Specialist – Consumer Reconciliation

Infosys BPM Ltd, Bengaluru

- Conducted reconciliation of various customer accounts and internal accounts related to Bank/Institution Cheques, Electronic Banking Operations (debit card), and ATM deposits on a daily, weekly, and monthly basis.
- Ensured proper control and reconciliation of all financial balances, maintaining comprehensive lists for accountability.
- Prepared regular reports demonstrating reconciliation completeness and provided analysis of outstanding items.
- Reconciled Demand deposit retail accounts and General ledger accounts, investigating discrepancies and escalating issues as necessary.
- Prepared procedure documents for account reconciliation and supported manager in process re-engineering initiatives.
- Monitored client account overdrafts and ensured high levels of client satisfaction.
- Supported team leader and manager in the implementation of new procedures.
- Provided training and mentoring to colleagues and conducted quality verification of daily processes.
- Assisted team members in completing month-end processes for retail accounts and examined variances.

Senior Executive – Correspondence

- Managed Credit card correspondence, including conducting daily huddles and handling end-to-end credit card cycles.
- Addressed client queries related to Credit Card Correspondence and managed daily, weekly, and monthly MIS.
- Assigned tasks to team members and resolved outstanding disputes with clients.
- Managed client emails and provided training to new colleagues.



Education

May 2016 - June 2018 **M.com: Finance**

Sri Dharmanthala Manjunatheshwara PG College – Ujire (SDM College)

May 2013 - Apr 2016 **B.com: Finance**

Sri Dharmanthala Manjunatheshwara UG College – Ujire (SDM College)



Training

1. T100 Mortgage Banking – Basics	8th Mar 2019
2. IBPM Knowledge Management Certificate	23rd Feb 2021
3. iLeap NEXT Excel	31st Aug 2021
4. iLeap NEXT Transform	31st May 2022
5. Problem Solving & Decision Making 2.0	22nd Aug 2022
6. Problem Solving & Decision Making 4.0	22nd Aug 2022
7. Infosys Certified Retail Banking - Consumer Lending Professional	19th Jan 2023
8. Infosys Certified Citi-Retail Banking Basics -Consumer Lending	12th Feb 2023