

DIVYA SIVASANKARAN

Reconciliation Specialist - Investment Banking , Nostro Reconciliation

+974 66178184 — divya.vimesh@gmail.com — Doha, Qatar
linkedin.com/in/divya-vimesh-964865114

PROFESSIONAL SUMMARY

Results-driven **Banking and Financial Services Professional** with over **11 years of experience** in **cash, securities, Nostro, and suspense account reconciliations**. Adept at managing high-volume **SWIFT transactions (MT940/950, MT535)**, and proficient in **TLM, DRS, MTEX, and end-to-end reconciliation workflows**. Demonstrated expertise in **risk management, regulatory compliance, exception handling, and operational controls**. Skilled in **process automation, data acquisition, MIS reporting, and audit support**, enhancing accuracy and operational efficiency. Strong track record in **client relationship management, cross-functional collaboration, and team leadership**, driving timely resolution of discrepancies and continuous process improvements in global banking operations.

PROFESSIONAL EXPERIENCE

Reconciliation Specialist

Apr 2018 – Jan 2025

State Street Corporation (US Bank), India

- Performed complex **cash, securities, Nostro, and suspense account reconciliations** using **TLM, MTEX, and DRS**, ensuring accuracy and adherence to global banking standards.
- Analyzed **SWIFT messages (MT940, MT950, MT535)** to identify breaks, investigate exceptions, and coordinate timely resolution with custodians and counterparties.
- Strengthened operational controls through **risk assessments, SOP enhancements**, and validation of reconciliation workflows.
- Automated reconciliation tasks by configuring **DRS/MTEX rules**, reducing manual effort and improving exception detection.
- Supported onboarding of **new business units** and aligned their processes with existing reconciliation frameworks.
- Managed **daily client communication and escalations**, ensuring transparent updates on outstanding items and risk exposures.
- Partnered with global teams to improve **data quality, reporting accuracy**, and overall process efficiency.

Senior Officer

Nov 2010 – Aug 2014

Standard Chartered – Scope International (UK Bank), India

- Oversaw **Nostro, suspense, and sundry account reconciliations** across **Cash Management, Treasury, Securities, and Lending** units, ensuring compliance with **DOIs** and internal control standards.
- Monitored reconciliation governance, conducted **control checks**, and ensured alignment with regulatory and audit requirements.
- Prepared and delivered **financial, operational, and risk reports** to regional stakeholders across Asia.
- Led **process improvement and standardization initiatives**, contributing to automation and strengthening first-line controls.
- Trained and guided junior staff on **reconciliation procedures, exception handling**, and banking operations best practices.

EDUCATION

Master Data Science Program

Sep 2024 – Mar 2025

Guvi IITM, India

Master of Commerce (M.Com)

2008 – 2010

St. Joseph College, Trichy, India

Post Graduate Diploma in Computer Applications (PGDCA)

2008 – 2009

St. Joseph College, Trichy, India

Bachelor of Commerce (B.Com)

2005 – 2008

Seethalakshmi Ramaswamy College, Trichy, India

CORE COMPETENCIES

- **Reconciliation & Accounting:** Nostro Accounts, Suspense Accounts, Cash & Securities Reconciliation, General Ledger Reconciliation, Account Reconciliation Automation
- **Banking Operations & Financial Controls:** Cash Management, Treasury Operations, Lending Operations, Regulatory Compliance, SOX & Internal Controls, Audit Readiness
- **Technical & Financial Systems:** SWIFT (MT940, MT950, MT535), TLM, TLP, PLM, eBBs, PSGL, ScStar, CERS, MCH, MTEX, DRS, DataStage, Excel, SQL, Financial Reporting Tools
- **Risk Management & Governance:** Operational Risk Assessment, Reputational Risk Monitoring, Exception Management, Risk Control, Compliance Monitoring, Internal Audit Support
- **Process Improvement & Automation:** Workflow Optimization, Reconciliation Automation, Process Standardization, Continuous Process Improvement, Data Validation, Reporting Accuracy
- **Client & Stakeholder Management:** Client Communication, Escalation Handling, Stakeholder Reporting, Cross-Functional Collaboration
- **Leadership & Team Development:** Team Supervision, Training & Mentoring, Knowledge Transfer, Performance Management
- **Data Management & Analysis:** Data Acquisition, Data Reconciliation, Financial Analysis, MIS Reporting, KPI Monitoring

CERTIFICATIONS

- Reputational Risk Awareness
- Anti-Money Laundering (AML) & Terrorist Financing
- Customer Data Confidentiality
- Operational Risk Management & Assurance Framework
- AML Management

ACHIEVEMENTS

- Best Specialist Award – 2019, State Street Corporation
- Best Performer (July–September 2022)
- Spot Award – Aug 2012, Standard Chartered
- Values Champ Award – Oct 2012, Standard Chartered

ADDITIONAL DETAILS

- **Nationality:** Indian
- **Visa Status:** Residential Permit (under the sponsorship of husband)
- Available to join immediately

DECLARATION

I hereby declare that the above information is true and correct to the best of my knowledge.

Signature: Divya Sivasankaran