

Steffi D'costa

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EDUCATION

Mumbai University
Bachelor of Commerce

Mumbai, India
2005- 2008

Google
The Fundamentals of Digital Marketing

Remote
July 2021

WORK EXPERIENCE

JP Morgan Services India Private Ltd.

Mumbai, India

Team Leader- Collateral Margin Risk and Control Management.

Sept 2014 to April 2021

- Managed daily margin process across OTC derivatives clients which includes issuing and responding to 100+ margin collateral calls in accordance with Regulatory requirements.
- Monitored collateral movements daily for trades worth \$1.50B and identified non-compliant scenarios, confirmed accuracy and escalated to Credit and Regulators for resolution plan.
- Implemented AI to automate end-to-end daily margin process which helped to consistently meet KPI/ deadlines and adhere to currency cut offs leading to 70% increase in efficiency.
- Formulated MIS reports for volume analysis, RAG numbers and publishing scorecards and also undertaken RCA and QAQC as control measures.
- Collaborated with stakeholders on improving process efficiencies for 500+ clients, scaling STP rate to 85%
- Performed bottom up analysis and market research to understand the process requirements for Robotic Process Automation (RPA) which was presented to the C-Suite and Product Management Team.

TCS India Private Ltd.

Mumbai, India

Process Associate- Trade Logistics

Oct 2010 to Jan 2014

- Process Transitioned over from JPM to TCS. Worked under payroll of TCS from Aug 2012 to Jan 2014 as a Senior Process Associate.
- Solicited and audited Custom docs like NAFTA, 9801 & CoO (Country of Origin) from the suppliers for mitigating custom duty payments for client's by 77-80%
- Automated reporting process using Qlikview automation tool, helping save 1 FTE.
- Migrated 50+ GTM (Global Trade Metrics) process from JP Morgan in Manila during the transition phase within 1 month.

Citizen Credit Co-op Bank Ltd.

Mumbai, India

Executive

July 2009 to Oct 2010

- Performed 150+ KYC for new Saving and Current account openings and for annual audits requirements.
- Processed banking activities like Inward & outward payments, NEFT/RTGS, Cash payments, Demat etc.
- Audited customer's bank account transactions, prepared cash flow statements, produced reports for suspicious transactions.
- Promoted products and services for credit cards and personal loans, thereby helping bank to acquire 30 new clients in 6 months.

ACHIEVEMENTS

Performance Metrics: Exhibited significant success and outstanding metrics throughout career. Increased process STP rate (from 35% to 80%) and implemented system improvement ideas.

Saved and Strengthened Client Relationships: Built excellent rapport with a diverse client and thereby building network of 50+ trusted internal and external contacts base – taking extra steps to set up meeting calls in order understand stakeholder's expectations and providing additional services.

Regulatory and Industry Compliance: Maintained up-to-date knowledge and interpretation of policies and procedures, legal requirements, and reporting regulation to management, team members and the clients.

Corporate Advocate: Recognized for consistent 0% delinquency rate. Handled higher escalation level service issues, which required specific product knowledge, advanced service skills, and decision-making authority.

SKILLS

Microsoft Office (Outlook, Excel, PowerPoint, Word) | Operations | Business Analytics | MIS Reporting | Qualitative Analysis | Networking |