



Sirat Katoch

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Dubai, UAE

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Resourceful financial executive with a dedication to accurately review and evaluate accounting and fiscal systems. Able to perform analysis of complex reports and financial statements. Hardworking, result-oriented, observant, and efficient.

SKILLS

Internal auditing Critical thinking Risk management Communication Integrity Assurance Banking services
Problem-solving Process-building & Improvement Time management Customer relationship management
Microsoft Excel Microsoft Word Microsoft Visio Microsoft Power Point

WORK EXPERIENCE

Process Executive - Investment Research DAMAC Properties (DICO Investment Group)

02/2022 - 07/2022

Dubai

DAMAC Properties is an Emirati property development company, based in Dubai, in the United Arab Emirates.

Achievements/Tasks

- Creating control and governance checks to the process for effective management of deal transactions.
- Setting up an escalation alert system for the higher management in relation to critical deadlines and milestones in a transaction lifecycle to track and monitor the transaction progress.
- Tracking and maintenance of legal agreements between the company and external stakeholders to ensure timely execution.
- Identifying gaps or exception in the processes and reporting the same to management to prevent any breaches in the policy.
- Creating an SOP Manual for Investments and Acquisitions team to document and streamline multiple processes within the team.
- Conducting sessions with relevant stakeholders to understand the process change requirement and address the same with either introducing new processes or making changes required to the existing process.

Internal Control Officer Mashreq Bank

10/2018 - 01/2022

Dubai, UAE

One of the UAE's best performing banks for over five decades, a leading financial institution with an expanding footprint across the Middle East.

Achievements/Tasks

- Prepare and administer an annual audit plan.
- Maintain a comprehensive system for recording all audit plans, work papers, findings, reports, and follow-up audits.
- Review audit work performed by staff for completion and accuracy.
- Prepare monthly risk assessment reports to reduce exceptions and to monitor calls, evaluate performance of PBA's with regards to the quality of their service and sales techniques - both for inbound and outbound units.
- Build and manage the advancement of core risk program requirements such as RCSA, Operational Risk Events, as well as related enterprise risk programs.
- Develop and implement risk monitoring and risk reporting processes and controls. Maintain the inventory of all relevant business processes, governance channels, internal testing, audit, regulatory engagements and prioritize internal preparation, review routines and the integration with RCSA as applicable.
- Evaluate initiatives within and across CRE to ensure that process mapping and other risks are considered, prioritized, and appropriately controlled and managed with respect to the process inventory and the RCSA framework.
- Recommend revisions and/or additions to policies and procedures in order to improve operations as well as internal controls.
- Respond to ad hoc requests to address control issues on new business processes, policies and procedures, and provide consultative services to management.
- Ensure SOP is aligned with current process & timely reviews are conducted.
- Ensure that new processes are covered from a control's perspective & added to the controls scope as needed.
- Assisted in creating a complaint management system for consumer banking by developing a process document, assisting a IT department in developing the relevant system, testing the UAT environment and training the relevant teams.
- Strong Understanding of the banking policies, procedures and regulation regulated by the Central Bank of UAE and ensuring adherence of the same in all new processes.
- Assess ongoing training plans are in concurrence with training requirements.

WORK EXPERIENCE

Senior Personal Banking Advisor

Mashreq Bank

12/2016 - 09/2018,

Dubai, UAE

Achievements/Tasks

- Proactively engage with clients in all areas of the business and in the community, uncovering banking needs, providing help and advice, as well as identifying sales and referral opportunities.
- Focus on client education and demonstration, leveraging technology to deliver a memorable client experience, drive sales, and retain business.
- Respond to client-initiated contact, assisting them with a full range of financial transactions. Actively listen and engage clients in conversation to further understand their individual needs.
- Proactively take ownership of resolving and preventing client banking problems.
- Cultivate and maintain relationships with partners to make the most of business opportunities and referrals.
- Promoting financial products and services to customers. Using the IT system to update account details (Select, EDMS, Oracle FLEXCUBE, Customer Relationship Management "CRM" and other).

Internship

Protiviti

02/2016 - 04/2016,

Abu Dhabi, UAE

Consulting Companies with challenges and opportunities in technology, finance, business process, risk, compliance, transactions and internal audit.

Achievements/Tasks

- Worked closely with auditors to reorganize the business operations and increase productivity.
- Organized company files and created support system to decrease workload and increase productivity of account managers. Completed clerical tasks such as filing, copying and distributing mail.
- Kept physical files and digitized records organized for easy updating and retrieval by audit team members.

EDUCATION

Masters in Global Banking and Finance

Exceed School of Business and Finance

02/2020 - 02/2021,

Bachelors in Finance

Abu Dhabi University

09/2012 - 06/2016,

High School Graduate

Indian School Al Ain

03/2000 - 03/2012,

AWARDS

Best Performer (10/2018)

Mashreq Bank - Assistant Internal Control Officer

Best Performer (01/2021)

Mashreq Bank - Internal Controls Officer

LANGUAGES

English

Native or Bilingual Proficiency

Hindi

Native or Bilingual Proficiency

Arabic

Limited Working Proficiency

INTERESTS



Music



Mindfulness



Reading



Traveling