

# Curriculum Vitae

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**Ms. NATALYA ZVEREVA NENGMINZA SANGMA**

**Mailing address**

House no. 27, Upper Chandmary  
Tura, West Garo Hills, Meghalaya, 794001

**Contact information**

Phone: +91 8119010485  
Email: natalya.sangma@gmail.com

**OBJECTIVE**

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Dedicated professional with proven performance in management, leadership and communication. Detail-oriented in problem solving, planning, workflow prioritization, self-driven and self-motivated. Skilled in overseeing finances and accounts for PAN India and overseas branches, implemented digital lending products and managing cross-functional teams. Currently managing five districts of Meghalaya, making sure that 47 facilities are managed efficiently and with cooperation. Aspiring to be a part of an organization that works with building relationships, while looking into the needs of individuals as a necessity. Looking forward to make a result-oriented contribution.

**ACADEMIC DETAILS**

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**10/2013 to 11/2014 Masters of Business Administration**

James Cook University Singapore,  
Singapore

(Business Plan on Jute valley, Marketing Plan on Ama Soy Pudding, Spa on Napa, Operational Plan on Ras Resort)

**06/2010 to 06/2013 Bachelor of Commerce (Finance Major)**

ST Aloysius Autonomous College  
Mangalore, India

(Financial report on Reliance Industry)

**05/2008 TO 06/2010 Senior School (Commerce)**

Miles Bronson Residential School  
Guwahati, India

**02/1996 TO -03/2008 HIGH SCHOOL**

Sherwood School  
Tura, India

## WORK EXPERIENCE

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### **Senior Manager (Program management, Retail Banking Operations) Axis Bank Ltd, Mumbai, India**

<http://axisbank.com/>

(11/05/2022 – present)

#### **Duties and responsibilities**

- Devised plans and schedules for concurrent projects to meet established deadlines.
- Developed presentations to communicate project status to stakeholders
- Managed multiple stakeholders, aligning common goals and communicating risks.
- Defined project plans aligning with strategic objectives
- Organized and led status meetings to communicate project expectations prior to project execution.
- Recommended improvements to established business processes, enabling better project turnaround timeframes.
- Communicate with stakeholders frequent to understand the progress of projects
- Led meetings to detail project milestones, brainstorm ideas and determine appropriate techniques to manage tasks.
- Developed detailed schedule for planning and tracking manpower, equipment and work orders.
- Developed relationships with appropriate client stakeholders
- Identified gaps across projects and strategies and recommended resolution methods.

### **Manager (Credit risk analyst) Axis Bank Ltd, Mumbai, India**

<http://axisbank.com/>

(01/09/2021 – 31/12/2021)

#### **Duties and responsibilities**

- Studied stock statement, audit report of clients to understand the credit status.
- Check the early warning signals of the clients to avoid NPA
- Check the early warning signals of clients to prevent fraud and loss to the organization
- Work on a process change to reduce turn around time on responding to queries and shifting manual process to digitization on monitoring queries on early warning signal
- Collaborated with stakeholders while working on those process change.
- Complete R&D done to understand why the TAT on answering queries were beyond 24 hours.
- Gave recommendations on how to reduce the turn around time and brought a change in the process.

### **Manager (Finance & Accounts analyst) Axis Bank Ltd, Mumbai, India**

<http://axisbank.com/>

(01/01/2022 – 10/05/2022)

#### **Duties and responsibilities**

- Managed finance and accounts for PAN India advances and deposits and overseas branches, handling extensive data sets with precision.
- Ensured compliance with financial regulations and implemented effective accounting practices.

- Computed average balance of Advances from PAN India and overseas branches.
- Computed average balance of Term deposit from PAN India and overseas branches.
- Reconciliation of computed data with source data
- Work on identifying the differences in advances and gave recommendation
- Work on different ways to calculate data and how accurately we can come up with

**Manager (Branch Operations Head) Axis Bank Ltd, Tura branch, India**

<http://axisbank.com/>

(01/04/2020 – 31/08/2021)

**Duties and responsibilities**

- Successfully led and motivated a team of 10 professionals, fostering a collaborative and results-driven work environment.
- Supervised a team to achieve the budgets of the branch and the cluster simultaneously
- Smooth functioning of the branch till EOD
- Handled a book size of above 100 Crore.
- Smooth banking transactions
- Reconciliation of office accounts on daily basis
- Made sure on timely resolution of customer queries
- Sort, file and record transactions
- Manage bank vaults to ensure correct cash balances
- Process customer deposits, withdrawals and payments
- Issue Multi-Currency card and process wire transfers
- Looks after Branch operations Health Index adhering with compliance
- Processes salary as well as government relief fund payments
- Looked after retail and corporate remittances
- Target oriented and ability to perform tasks within limited period of time

**Additional Duties and responsibilities**

I have worked closely with Government departments and built a successful relationship. Some of the major Government department I closely work with are District Agriculture Office (West Garo Hills), District Horticulture Officer (West Garo Hills), Samagra Shiksha Abhiyan (West Garo Hills), Office of the Executive Engineer(CEW) A&H & Vety (West Garo Hills), District Rural Development Agency (West Garo Hills), Sub-Divisional Officer (West Garo Hills), Secretary Executive Committee GHADC as well as Trust/ Society relationship with Sherwood School(Tura), NEHARD(Tura), Tura Christian Hospital, Hawakhana Baptist Church (Tura) and Don Bosco Higher Secondary School (Tura)

**Deputy Manager (Branch Operations Head) Axis Bank Ltd, Tura branch, India**

(01/04/2019 - 31/03/2020)

**Assistant Manager (Customer Service Officer) Axis Bank Ltd, Tura branch, India**

(18/12/2015- 31/3/2018)

**Deputy Manager (Customer Service Officer) Axis Bank Ltd, Tura branch, India**

(01/04/2018 - 31/03/2019)

**Duties and responsibilities**

- Conducts outbound marketing to generate business

- Sales of third-party products such as insurance, mutual funds
- Timely resolution of customer queries
- Record customer deposits, withdrawals and payments
- Issue Multi-Currency card and process wire transfers
- Opening of Savings and Current Accounts
- Connected with mapped customers to understand their needs
- Made customers aware of the offers the bank has for them
- Maintained hands on knowledge of job roles and regularly stepped in to perform business duties.
- Utilized knowledge of company products and services to make recommendations and up-sell products according to customer needs.
- Communicated with clients to address questions, concerns and needs and provide quality customer service.
- Resolved customer complaints and handled refunds and returns to promote customer satisfaction.
- Administered book keeping functions to generate invoices and handle accounts payable to run the branch.
- Maintained frequent interaction with senior management to measure goal achievement and determine areas of improvement.

#### **Internal Audit and Consultant Trainee**

Singhvi, Dev & Unni Chartered Accountant  
 Bangalore, India <http://www.sduca.com/>  
 (1 June 2015 to 30 July 2015)

#### **Duties and responsibilities**

- Computation of cash flow statement and tax deductible at source
- Conduct sales audit and prepared balance sheet of firms
- Prepared partnership deeds for firms
- Checked figures, postings and documents for correct entry, accuracy and proper codes
- Operated computers programmed with accounting software to record, store and analyzed datas.
- Prepared trial balance of books.

#### **Rocket Finance and Operations Intern**

**Edit Suits Co.** Singapore, Singapore  
<http://www.editsuits.com/>  
 (20 October 2013 to 21 November 2013)

#### **Duties and responsibilities**

- Cost sheet update
- Order form fulfillment
- Wordpress
- Acommerce website

- Ensure and check high quality goods
- Made sure there is smooth functioning with orders places until delivery

## **COMPUTER SKILLS**

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### **Technical skills:**

- Diploma in Business Computing (Operated computers programmed with accounting software to record, store, and analyze information)
- Tally software
- Microsoft Word, Advanced Excel, Power Point Presentation
- Finacle, Saksham, Eforms, Omni new generation, IBPS

### **Professional skills:**

- Strong leadership skills that have been reflected in team productivity
- Ability to delegate tasks to team members and understand when direct supervisor is needed
- Good communication skills
- Able to work under pressure and meet the assigned target within a given time
- Able to motivate team members and create a healthy work environment
- Financial management
- Program management

## **LANGUAGES**

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English (Advanced)

Hindi (Intermediate)

Garo (Native)

## **EXTRA-CURRICULAR ACTIVITIES**

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Member at Entrepreneurship Club at James Cook university, Singapore 2013

Member at St Aloysius College- Music Club, Mangalore 2010-2013

Participant, St Aloysius College- Fine Arts, Mangalore 2012

## **VOLUNTEER ACTIVITIES**

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Volunteered at University Orientation day, Singapore 2014

Facilitator at Kebun Baru Community Club (Event Involvement), Singapore 2014

## REFERENCE

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Upon request

### PERSONAL PROFILE

Name	Natalya Zvereva Nengminza Sangma
Father's Name	Prithviraj M Sangma
Mother's Name	Nassa N Sangma
Date of birth	26-02-1992
Nationality	Indian
Marital Status	Single