



CV of Natasha Naidoo

Private Banker | Portfolio Manager | Client Relationship Manager | Recruiter

Mobile: +27640974060 **E-mail:** natashanaidoo773@gmail.com

Country of birth: South Africa (open to relocate)

LinkedIn: <https://www.linkedin.com/in/natasha-naidoo1/> **Nationality:** South African **Race:** Indian

COVID-19 vaccine status: Fully vaccinated

- ✓ 16+ years' work experience within the Banking, Financial Services and Recruitment industries in Africa and the Middle East.
- ✓ As a Private Banker, I managed the wealth management needs of a portfolio of Affluent and High net worth individuals, by offering to them a wide range of Banking and Wealth Management products. My job responsibilities included acquisition of target segment clients, advising clients with regard to their wealth management needs, in strict compliance with applicable rules and regulations and providing high levels of service
- ✓ I provided my clients a full range of Banking as well as Wealth Management products. I developed long-term relationships with my clients by preparing investment strategies to help them achieve their financial goals, offering advice and information on various investments to guide them in managing their portfolios. I offer products to help clients make informed decisions
- ✓ Strong knowledge of financial products and services, financial markets and economic environments
- ✓ Generated growth in AUM and revenue streams that will ensure delivery of the financial plan and achievement of the business objectives through effective client acquisition and management of portfolio of clients
- ✓ Achieved individual targets against Key Performance Indicators, including revenue targets, to grow client base, AUM and account profitability while maintaining a high standard of service quality
- ✓ Confident diary manager & experienced remote worker who still consistently meets sales targets
- ✓ Performed Onboarding, KYC/AML reviews, including High Net worth Individual's annual reviews & Due Diligence reviews in a timely manner and in meeting the standards in substance
- ✓ Maintained satisfactory Control & Compliance environment with full adherence to all laws and regulations and Bank Policies and Procedures
- ✓ Excels within a high-performance environment, takes responsibility & makes key decisions
- ✓ Positive, confident & tenacious

Education | Professional Development

Currently completing: CISI Level 3 – International Certificate in Wealth & Investment Management

2021: NQF 6 Diploma in Financial Markets and Instruments

2020: NQF 6 Advanced Certificate in Financial Markets & Instruments

2020: Class of Business - Pension Fund Benefits Course | Long Term Insurance Course | Investments

2017: RE5 - First Level Regulatory Examination: Representatives

2013: NQF 5 Certificate in Banking & Financial Services

2004: Matriculated with English, Afrikaans, Mathematics, Physical Science, Biology and Geography

IT: Microsoft Applications: Word | Excel | PowerPoint | MS Projects | CRM Dynamics | PowerBI | Fusion | Robo Tool | Various Bank software

Employment History

**Business Umbrella | Management Consulting, Recruitment & Advisory – March 2022 to current
United Arab Emirates**

Recruitment & Consulting Manager

I recruit/headhunt South Africans to work in various sectors in the Gulf countries i.e.: Saudi Arabia, Kuwait, Bahrain, United Arab Emirates, Qatar & Oman.

I am the company's only Recruiter based on the African continent.

- Advertising & marketing
- Candidate liaison & screening
- Lead generation and client follow up
- Sourcing and hiring the best candidates for the clients
- Managing the Recruitment process with my team members
- Candidate search from database and selecting the quality candidate for the client company
- Client base development by focusing on the target market
- Building and maintaining long term relationships with clients for mutual growth
- Mentoring new recruits & junior staff

**World Voyage – October 2021 to February 2022
Botswana**

I resigned due to accepting a job offer at a larger Recruitment company.

Recruitment Consultant (part-time)

- Placing of job ads via Social Media
- Develop recruitment goals and objectives
- Develop sustainable recruiting strategy based on our goals and needs
- Source passive candidates
- Search resume databases for the most fit candidates
- Communicate with Hiring Managers

- Determine the effectiveness and success of current recruiting plans and strategies
- Write and proofread job descriptions
- Recommend new sources for active and passive candidate recruiting
- Build talent networks to find qualified active and passive candidates
- Use multi-channel approach to recruit
- Evaluate which sources bring best candidates
- Identify key recruiting KPIs
- Plan and implement a Recruitment Marketing and Employer Branding strategy to attract high quality applicants
- Review applicants to evaluate if they meet the position requirements
- Interview candidates following company's rules and regulations
- Adhere to laws, rules and regulations
- Adhere to personal data privacy regulations
- Prepare a report on a weekly basis for the tasks completed or in progress

First National Bank – September 2007 to February 2022

South Africa

I resigned in February 2022 to take a brief career break to further my studies in the Banking & Financial Services industry as I am wanting to relocate. I am in possession of my Certificate of Service.

Private Banker & Affluent Advisor: September 2018 to February 2022

- Managing a private banking portfolio of 1500 clients with a daily focus on servicing the client base, up-selling, cross-selling & leveraging relationships to further extend portfolio
- Responding to client requests & enquiries within set KPI requirements, determining immediate or further need & selling in solutions based on excellent product knowledge & technical accuracy of information shared
- Cultivating & managing relationships with a wide remit of stakeholders
- Continued communication across client portfolio, focused on client retention & referral, focused on fund management
- Risk assessment, management & mitigation
- **New Business Development | Portfolio Management**
 - Consistent development of a robust prospect client pipeline
 - Arranging own diary with telephonic client onboarding & value proposition discussions, managing follow up call cycles across sales & service
 - Qualifying each prospect client & completing quality checks
 - Conducting up to 24 client reviews per month to determine, status, upgrade or additional service opportunities
 - Logging of all communication data & progress, ensuring the integrity of the database
- **Operational Management**
 - Compliance management – statutory, legislative, policy & governance adherence, always remaining up to date with changes, updates or new legislation; often providing additional input & development of internal policies based against workflows & target requirements
 - Providing suggestions & innovative methods to generate efficiencies within work processes & workflows as well as identifying additional revenue streams
 - Escalating identified or potential problems/conflicts
 - Manage costs or expenses within approved budget
 - Within client portfolio - identify, control & escalate potential risks which may lead to increased costs
- **Reporting**
 - Compiling accurate & reliable business intelligence together with trend & data analysis
 - Tracking of sales targets & achievement against balance scorecard
 - Reporting on client portfolio, pipeline, forecast, retention etc
 - Service level agreement (SLA) outcomes & performance

- Tracking of client campaigns & initiatives; outcomes & ROI

Additional Responsibility

- Employee Wellbeing Ambassador – assisting with events & internal campaigns to promote health & wellbeing as well as providing feedback to the committee on daily business issues which may require further intervention
- FirstRand Volunteer – Assisting with fundraising initiatives, encouraging fellow employees to assist where they can

Retail Bank Sales & Service Consultant | Consumer & SME: October 2013 to August 2018

- New Business Development | Internal Sales
 - Handling walk-in customers at branch & converting leads/enquiries – credit card application, personal loans, overdraft agreements, opening savings & investment account, funeral plans etc.
 - Engaging with & rapidly building rapport with 50-60 prospect clients per day, working on a ticket-based system
 - Identifying client needs & providing solutions based on excellent banking product knowledge, return on investment, length of investment or short-term solutions
- Service Management
 - Proactively developed a wide network of contacts, sharing solutions, new products or potential extensions to services the client has already bought into
 - Responsible for revenue management for entire portfolio, ensuring income statement reflects effective interest marketing & non-interest revenue
- Process Management
 - Consistent follow up with prospect clients following initial meetings
 - Recognising buying signals, overcoming objections & providing a range of solutions to suit individual client needs, whilst upholding the banks image, values & vision

Cheque Book & Bank Card Collections Official: January 2010 to September 2013

- Responsible for releasing of debit cards, credit cards & cheque books to banking customers
- Working on a ticketing system, seeing up to 1000 banking customers per month
- Checking of identity & personal documents to ensure that cards & pin numbers were released to the right customer & therefore reducing any fraudulent opportunities
- Ensured that all compliance policies were followed & all customers coming into the branch received excellent levels of service
- Further identified opportunities to sell additional services & products to customers

Express, Bulk & Foreign Exchange Teller | ATM Custodian: September 2007 to December 2009

- Conducted a proper, accurate and efficient teller function
- Verification of Customer Deposits (Cash & Other)
- Accuracy of client information
- Prepare and pack payrolls/floats
- Bulking of cash for clearance to treasury
- Daily balancing of cash
- Accuracy of all work undertaken
- Ensured that all procedures were followed regarding Cash Processing operations
- Deposit processing
- Processing of payrolls/floats
- Correct handling and use of currency counting equipment
- Customer reconciliation
- Assisted clients with Foreign Exchange dealing with various currencies
- Undertook other cash related duties as directed by the Teller Supervisor and or Branch Manager
- Assisted in Treasury area and ATM's
- Statistical information gathering

- Responsible for controlled stationary in position
- Further identified opportunities to sell additional services & products to customers

Other personality attributes:

Good interaction skills
Communication
Negotiation skills
Honest
Reliable

Core Competencies:

Good interaction skills
Portray a professional image
Excellent administration skills
Good writing & reporting skills
Excellent time management

BMA Group: March 2005 to August 2007

Executive Secretary

- Managed Director's electronic diary, assessing priority of appointments and reallocation as necessary
- Managed Director's travel arrangements (including visas/accommodation)
- Processed Director's correspondence, ensuring that incoming correspondence is dealt with by the Director/or on behalf of the Director, or other staff as appropriate
- Maintained Director's office systems, including data management and filing
- Maintained records of Director's contacts
- Screened calls, enquiries and requests, and deal with them when appropriate
- Assisted Director in researching and following up with action on matters which fall within the Director's responsibility – chasing responses, triggering follow-up action
- Produced documents, briefing papers, reports and presentations for the Director
- Organised meetings and ensure that Director is well prepared for those meetings, preparing agendas, pre-meeting briefings and meeting papers
- Managed arrangements for Trustees' and Sub-Committee meetings, including production/distribution of agenda and papers
- Meet and greet visitors at all levels of seniority
- Supervised all incoming/outgoing mail
- Any other duties as may reasonably be required by the Director

References:

Garry Smith (Area Manager): 064 513 1827 (mobile) gsmith2@fnb.co.za (e-mail)

William Van Der Westhuizen: 083 460 7589 (mobile) wvanderwesthuizen1@fnb.co.za (e-mail)

Shirley Hamlyn: 083 320 4006 (mobile) shamlyn@rmbprivatebank.com (e-mail)

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