**ANNETTE SUZANNA JOSEPH**

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**Brief summary:**

* *5+ years of experience in project management, credit analytics officer in Research & Analysis, and quality checker for audit certificate process.*

**Work Experience:**

**Deutsche Bank Group (DBOI Global Services Pvt. Ltd) – 25 March 2019 to 26 August 2019.**

**Project Management Team – PMO.**

* Ensure the documentation and tracking of all requirements, plans, risks, issues, actions, costs, schedules, benefits and other related project artefacts.
* Oversee the process implementation of project management office and ensure appropriate information channelize between Sponsors and the Project team managing day-to-day activities of the PMO and ensure Programmes / Projects meet organizational standards, goals and requirements.
* Regular tracking on Deliverables & Milestones, report inconsistency to the Management.
* Provide coaching, direction and support as required to Programme Directors/Managers and Project Managers to perform in line with Change Governance Framework.
* Assist Programme Directors/Managers with CGF (Change Governance Framework) Artefacts and create Programme specific repository.
* Work Closely with Programme Directors/Managers on 3rd party engagements, participate in Management meetings, document minutes and assist to the closure (Bilateral Document Verification, Legal Reviews and Contract Signatures).
* Liaise with vendors on day to day vendor supported projects. Create Programme/Project related dashboards for the senior management meetings.
* Monthly Financial Analysis on Plan Vs Forecast Vs Actual and report to the management in multiple FX scenarios.
* Initiate the PO process for vendor supported activities and work with ARIBA from initiation to the PO generation, communicate the same to vendors for invoicing, renewal of vendor resources on system.
* Financial reporting for the portfolio leading to management board.

**ANZ Support Services India Pvt. Ltd (Australia New Zealand Bank) – 01 June 2014 to 22 March 2019.**

**Research & Analysis Team (29 May 2017 to 22 March 2019)**

* Project 1: Lead credit analyst for rolling out Credit Surveillance Tool (CST) across ANZ globally. CST tool was introduced by Credit and Capital Management (CCM) Head to streamline credit research process and improve customer management framework. This is part of Shayne Elliott’s initiative to improve on costs. Initially, financial monitoring process was manual with individual research analysts tracking company results every quarter. With CST tool, the process was simplified with sourcing and risk grading of these financials directly from S&P CAP IQ and Moody’s Analytics.

Also initiated on moving the Credit Surveillance Tool to a digital platform which will include additional features, keeping in mind the feedbacks received.

* + Primary liaison across Global teams and CCM head.
  + Lead tester/quality assurer for templates that were rolled out.
  + Project scope was for 22 countries, across 3 different segments (public, private and real estate companies).
  + Impact - The success in simplifying business has helped the group to a solid interim profit, driven by a reduction in expenses and growth in the bank’s share.
  + Major interactions with the directors and heads of each department in the bank.
  + Great exposure in terms of learning and understanding credit metrics and thresholds for each geography.
  + Sole ownership to document and circulate procedural or process related changes - Any process change that occurs is to be collated and circulated to a wider audience on a monthly basis.
  + Stakeholder management – Have been interacting with departmental and regional heads directly. As part of a feedback session, received extremely good feedback from stakeholders for being pro-active, approachable, flexible as well as good at communication.
  + Credit Quality Assurance Analyst – Along with the project management, the quality checks of the credit documents are performed for various geographies. These involve advance knowledge regarding various applications and also raise any issues found. This is very critical to the business since incorrect documentation and credit analysis of a customer can lead to a major risk.

As a part of this process, have been liaising with several teams and leads across all geographies.

* Project 2: Risk Origins (RO) Structure and Hierarchy clean-up. One of ANZ’s main databases is RO and RAZOR, as RWA is calculated using this application assigning a risk-grade to every customer application. During an audit, it was discovered that there were multiple entries on RO and group structure of companies were incorrectly linked. My task revolved around doing a clean-up exercise to align group structures with subsidiaries and remove redundant entities that were created.
  + Project execution across 4 regions and 3 segments.
  + Handled two direct reports during the execution of the project.
  + Impact - An incorrect hierarchy will result in the risk grade flowing incorrectly, further leading to customers having excess limits than the allotted.
  + From 3 resources allotted for this major project, was awarded the best performer for the quick response and extreme efficiency.
* Coordinate with the external company – Standard & Poor’s to provide access to the system to any relevant employee of the department. Liaising with external vendors like Moody’s, Thomson Reuters and Standard & Poor’s with regards to user access management, renewal of contracts, invoice and pricing.

Received excellent feedback from external vendors.

* Handling subscriptions - for S&P CAP IQ, Thomson Reuters Eikon broker / industry reports globally for ANZ.

**Audit Certificate Team (Australia) – 01 June 2014 to 26 May 2017**

* Quality Checker for preparing and issuing audit confirmation certificates for business entities to auditors and customer’s where-in information is provided regarding all account balances and limit details of debit, foreign currency accounts and liability accounts). Also adhering to the Service Level Agreement which is time driven and prioritised.
* Process automation – Preparation of audit certificate was automated with minimum amount of manual work. This was one of the major automation projects at ANZ. Played a major role in getting this tested and implemented.
* Put forth process improvement ideas which helped to reduce the turnaround time drastically.
* The idea of using ‘Confirmation.com’ was put forth to increase the efficiency of the process.
* Cross trained in different processes Loans & Deposits for the US team.
* Receive Invoices sent by vendors and validate the same.
* Calculate tax rebates on GST based on the loan facilities that the customer holds with ANZ. Charge the customer account after receiving appropriate approvals from the relationship managers and send out notification to the customers with the Invoice copies.
* Daily tasks involved recognising maturing deals, collecting customer instructions for rollover, repay partial or prepayment.
* Trained new joiners and mentored 2 reports.

**Additional Responsibilities**

* Coordinating and managing the Rewards and Recognitions programme for the entire department (60 people).
* To increase the process knowledge, have introduced the team with small activities.
* Have undergone cross skilling in different processes and worked with excellent accuracy.
* Conducted games and fun activities to help build team bonding and togetherness.

**Feedback from Stakeholders / Recognition at ANZ**

* I have got excellent feedback for the successful project implementation by Manny Arabatzis (Managing Director, Credit and Capital Management). This initiative has been recognised by Mark Whelan (Group Executive, Institutional and Management) as well.
* Numerous appreciations received from stakeholders.
* I have been awarded star performer of the month & kudos award several times.

**Academic Credentials**

* Executive MBA from Alliance University in International Business (2016-2018)
* Bachelors of Business Management (BBM) from Mount Carmel College, Bangalore (2011-2014)
* Basics in German course undertaken from Mount Carmel College, Bangalore.

Technical knowledge: Advanced excel, Reuters Eikon, ARIBA,

Languages known: English, Hindi, Kannada, Tamil, Malayalam

Hobbies: Listening to music, reading books, cooking and badminton.

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