

SALONI SHAH

Phone: +966 553587422 · Email: saloni9515@gmail.com

Right to work: Iqama (Dependent Iqama)

Experienced Middle Office, Treasury, and Credit analysis professional specialized in operating in multi-stakeholder, multi-continent, and multicultural project setups

PROFESSIONAL EXPERIENCE

NOMURA FINANCIAL SERVICES & INVESTMENT BANK

LONDON, U.K. & MUMBAI, INDIA

Flow-Rates Middle Office Analyst (London, U.K.)

January 2023 - December 2023

Manage operational risk and control in Rates Middle Office, perform end-to-end trade lifecycle management, resolve trade queries & reconciliations, manage regulatory change, and produce T+0 Flash P&L

- Achieved ~99.5% accuracy rate by ensuring precision of trade bookings and minimizing discrepancies by using Onyx(Nomura's trade reconciliation highlighter tool) and Markitwire(industry tool for electronic trade confirmation)
- Reduced 15% turnaround time by streamlining processes and managing the end-to-end trade flow
- Improved ~12% overall trading performance by consistently meeting tight deadlines in conducting daily flash P&L reporting and P&L attribution
- Resolved 25% counterparty discrepancies by investigating booking settlement issues and cash breaks leading to improved operational efficiency
- Shortened 30% processing time for Trade Novations by facilitating smooth transitions and ensuring regulatory compliance
- Maintained 100% accuracy rate in producing end-of-day reports, covering business controls and associated commentary, to provide critical information for decision-making processes.
- Trimmed settlement issues by 8% by contributing to the Front Office Supervisory framework to ensure regular engagement and adherence to regulatory guidelines

Treasury Analyst (Mumbai, India & London, U.K.)

March 2021 - September 2022

Manage intercompany borrowing, execution of capital injections, risk management in accordance with Basel 3 norms, and contingency fund management for EMEA, AEJ, and US regions

- Protected ~10% of turnover in potential penalties by restructuring \$2M worth assets daily to maintain liquidity and ensure strict compliance with Basel 3 funding norms for Nomura treasury
- Minimized market risk exposure from high to moderate levels and maintained legal requirements by strategizing funding decisions to counterbalance impact of geopolitical uncertainties such as Russia-Ukraine crisis
- Eliminated ~15% bottleneck in the process by relaying time-sensitive information through reports that support critical business decisions around yield rate and funding requirements
- Accelerated ~10% delivery timelines for AEJ and US regions by embracing additional responsibilities while performing BAU processes for EMEA region
- Absorbed ~30% capacity constraints by seamlessly transitioning from AEJ Planning team to EMEA Funding team
- Doubled operational efficiency by upskilling TFD teams in business processes that ensure business resiliency and crafting Standard operating procedure(SOP) to ensure business process continuity

HDFC BANK

MUMBAI, INDIA

Assistant Manager - Credit analysis

May 2019 - March 2021

Assess credit data and financial statements to determine potential risk involved in extending credit for mortgage loans by liaising with legal, technical, and credit teams

- Safeguarded ~\$4M worth of company's loan book by investigating borrower creditworthiness, estimating mortgage risk, and remodeling mortgage terms to cover for potential bad debts
- Increased 5 points in NPS score by handling 20% of customer objections and complaints
- Churned 200+ mortgage applications a month to earn the 'Top approver of HDFC mortgage' cachet

NOMURA FINANCIAL SERVICES & INVESTMENT BANK

MUMBAI, INDIA

Management Intern

May 2018 - June 2018

- Designed, produced, and published taxation compliance requirements guidelines across Nomura to transition smoothly with Basel 3's countrywise reporting norms

EDUCATION

N.L.Dalmia Institute of Management Studies(University of Mumbai)

Master of Business Administration(MBA), Finance

Grade: A (Magna cum laude equivalent)

MUMBAI, INDIA

June 2017 - April 2019

Narsee Monjee College of Commerce and Economics(University of Mumbai)

Bachelor of Management Studies(BMS), Finance

Grade: A (Magna cum laude equivalent)

MUMBAI, INDIA

May 2013 - June 2016

EXTRACURRICULAR EXPERIENCES

- Bagged #1 spot amongst 700 business school participants in business case study competition - Vishleshan
- Organized inter-college business case competition entailing participation from ~1000 participants - Shikhar

IT SKILLS

- Advanced: Microsoft office suite - Word, Excel, Powerpoint; Treasury ticket, Peoplesoft, Documentum, Confluence
- Tools: ALTERYX (moderate), Power BI (basic), Markitwire, Totoro (Nomura's tool for trade detail capture), Onyx (Nomura's tool for trade reconciliation)

LANGUAGES

- Native/bilingual: English, Gujarati, Hindi