



## VINODKUMAR NAIR

### PROFILE

---

Well organized and a creative professional. Aim is to always become a Star performer in the current role. Wide experience in working with cross functional teams as well as external clients on Banking products. Track record of keeping the team highly motivated and delivering productive output. Impressive history of meeting deadlines and working under pressure.

---

### SKILLS

- Excellent verbal and written Communication
- Content Writing
- Copywriting
- Creative Writing
- Technical Writing
- Novel Writing
- Teamwork

### PROFESSIONAL EXPERIENCE – 29 YEARS

#### **K12 TECHNO SERVICES PVT LTD (JULY 2024 – NOV 2024)**

Joined as an Intern Content Writer for writing blogs for the company

#### **HENRY HARVIN EDUCATION (OCT 2023 – FEB 2024)**

Joined as an Intern in Content Writing and published the below blogs on the website

<https://www.henryharvin.com/blog/social-media-marketing-tools/>

<https://www.henryharvin.com/blog/how-to-become-a-product-manager/>

<https://www.henryharvin.com/blog/big-o-notation-in-data-structure/>

<https://topcourselist.com/advantages-and-disadvantages-of-business-analytics/>

<https://topcourselist.com/agile-vs-scrum/>

<https://topcourselist.com/comprehensive-guide-on-technical-report-writing/>

<https://www.henryharvin.com/blog/how-to-become-data-modeler/>

[www.vinodnair.in](http://www.vinodnair.in) (My personal website)

## CONTACT

9820547943

## LINKEDIN:

[www.linkedin.com/in/vinodkumar-nair-221330148/](http://www.linkedin.com/in/vinodkumar-nair-221330148/)

## EMAIL

[vinodnair7943@gmail.com](mailto:vinodnair7943@gmail.com)

AGE – 52 years

SENIOR ASSOCIATE

**DEVELOPMENT BANK OF SINGAPORE (DBS Bank)**

July 2018 till Sept 2023

---

### **Credit Control Unit (MIS Reporting)**

- Checking of Monthly Exceptions file. This is a monthly activity in which all the pending exceptions as of Month-end is reported to the Senior Management;
- Checking of Insurance exceptions, security exceptions and Covenant exceptions greater than 2 months / 6 months which are to be reported to HO every month;
- Checking of Secured/Unsecured advances file every month to indicate the Secured/Unsecured portion of our lending and is submitted to Finance team;
- Checking of the monthly Asset Erosion file containing clients whose value of collateral assets has eroded by more than 50% and/or less than 10% of its outstandings in a particular month;
- Preparing the quarterly RBS base file and arriving at the respective datapoints figures for reporting in the portal;
- Quarterly reporting of RBI Non-Resident Guarantee for onshore facilities;
- Monthly Reporting of cash-backed cases and Derivative exposures to Finance team;
- Checking of weekly reported share valuation files and the monthly reported Reconciliation of Shares files;
- Keeping track of ISDA executed/pending execution cases for all FX/Derivatives facilities and reporting the same to HO every month;
- Handling audit queries raised by concurrent auditors relating to Mortgages, Activations, DPN and Insurance;

### **THE HONG KONG AND SHANGHAI BANKING CORPORATION LTD (HSBC)**

Aug 1994 till Sep 2017

### **Credit Services Department (Regulatory Reporting) – July 2012 till Sep 2017**

- Preparation and compilation of base data for various Regulatory Reportings for the corporate banking portfolio;
- Extraction of data from systems and sensitizing the data for being used across Regulatory and Group / Head Office reportings, Management Reports, etc.;
- Critical RBI Returns such as Sector wise report, Intragroup Reporting, Committed facilities, etc.;
- Reporting of credit data to RBI mandated Credit Information Companies (CICs) such as CIBIL, etc.;
- Compilation of MIS related to Internal Monitorings & Control, as mandated – basis regulatory thresholds / limits laid down as per Bank's internal policies;
- Coordinating with various stakeholders such as Risk, Finance, Auditors.

---

### **Retail Banking (Clearing Department) – Aug 2000 to June 2012**

- Processing of Outward and Inward Clearing cheques including High Value cheques;
- Handling of Return cheques and reconciliation of the data pertaining to them
- Reconciliation pertaining to Inward and Outward clearing cheques, credit card cheques, Suspense Accounts
- Liaising with other Banks and also with RBI for reconciliation purposes, etc.

### **Retail Banking (Branch Operations) – Aug 1998 to Aug 2000**

- Handling Customer Service Desk activities relating to Account Opening, Account queries, Cheque book issuance, opening of Fixed Deposits, Demat Accounts, NRI Accounts, etc.;
- Handling and reconciliation of document movement across front office and Central Processing Team outside the Branch;
- Handling of cash and clearing cheques at the Tellers Department

### **Custody Services Department – Aug 1994 to July 1998**

- Processing of share transactions for Foreign Institutional Investors (FII's);
- Reconciliation of share transfers to FII accounts and liaising with company to address any discrepancies;

# EDUCATION

**MASTER OF COMMERCE -  
ACCOUNTING AND FINANCE**  
1993-1995

**JAIIB FROM INDIAN INSTITUTE OF BANKING & FINANCE -  
2005**

## ADDITIONAL PROFESSIONAL QUALIFICATIONS

- Successfully completed Post Graduation Course on Content Writing from Henry Harvin Education. I have obtained certifications for Content Writing, Creative Writing, Copywriting, Technical Writing, Digital Marketing and Medical Writing.





