

SUSHANA ADURTHI

Head - Banking Operations | Business Transformation | Strategy & Planning

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Dubai - UAE 

WORK EXPERIENCE

SINCE August 2016 UAE – Dubai
Head of Transformation - Operations & Technology
ADI

Responsible for the management and delivery of transformation strategic initiatives i.e. out-sourcing/off-shoring, digitalization of key operational processes, shared service model, centralization of branch operational activities driving to cost efficient operating model with improved customer experience and controls; reporting into ADIB Group Chief Operating Officer

In addition to the above directly accountable for project management office, business process re-engineering, vendor management & procurement, strategy, business planning and analytics.

January 2015 – July 2016 UAE – Dubai
Head of Retail Operations
ADI

Operations lead for retail banking consumer portfolio, accountable for service and delivery covering all the asset and liability products for expatriate consumer base reporting into Group Head of Operations

August 2008 – December 2014 UAE – Dubai
Chief of Staff for Middle East and Asia & Head of Business Support Ops
Bank Plc.

Led business management activities for the region and directly accountable for business support operations i.e. account opening, reconciliations, payments, project management, procurement, fulfillment, loan disbursement, accounts payable etc. reporting into MD Operations ME&A

January 08 to July 2008 Nigeria - Lagos
Chief Financial Officer for International Business
ABC - WESTERN & CENTRAL AFRICA

CFO for the region responsible for managing the financial and operational performance of the countries includes finance, service and operations reporting directly into CEO International business

October 1999 to December 2007 Pakistan – Karachi
Head of Business Planning & Analytics – Finance
Bank

BP&A head as part of financial control unit managing strategic business analytics, budgeting, product profitability, fixed asset management, ATM and Nostro reconciliations, expense management etc. reporting into Chief Financial Officer

ABOUT ME

Banking and Financial services professional with over 17+ years of commodious experience in Retail and corporate banking Operations, Business Transformation, Strategy and Planning, Conventional and Islamic products and processes, Performance Management & Analytics, Vendor Management, Mergers & Acquisitions, Customer Service, and Process re-engineering.

Multi-geographical experience in leadership roles driving strategic agenda for sustainable and profitable growth of the business.

Currently as Head of Transformation driving key strategic initiatives for ADIB from long term perspective covering automation and digitalization of the process for both internal and external customers.

Looking forward for a leadership role in banking operations and transformation space to leverage the experience and expertise earned.

CORE EXPERTISE

- Retail & Corporate Banking Operations
- Business Transformation
- Strategy & Business Planning
- Process Re-Engineering
- Robotics Process Automation
- Mergers & Acquisitions
- System Integration
- Conventional & Islamic Products & Services
- Business Management Activities

GEOGRAPHICAL REMIT

- United Arab Emirates (Dubai & AUH)
- Asia – India, Pakistan, Hong Kong, Singapore)
- Africa - Nigeria (Lagos)
- Pakistan (Karachi & Lahore)

INDIVIDUAL CHARACTERISTICS

- Stakeholder Management
- Inter-personal skills
- Customer Centric
- People management
- Strategic and Problem solving

ACADEMICS

2003 – 2005: Master in Business Administration - Finance
1998 – 2000: Bachelor of Commerce
1995 – 1998: HSC & Matriculation – Commerce

KEY INITIATIVES

ADI

Delivered Key strategic projects during the tenure with ADIB

- Cards e-statement system roll out and suppression of physical statements
- Implementation of revamped controls and risk framework across on/off shore teams
- Out-sourcing personalization and fulfillment activity to local vendors
- Centralization of Branch Operations activity in locally created hub
- Successful migration of 175k retail customers from to ADIB
- Spearheaded the implementation of RCSA and controls framework – 95% effective controls
- Established Operations and call center in an off-shore hub - 300+ roles off-shored to 3rd party vendor in India (Chennai & Mumbai)
- Led the outsourcing activity of card personalization and fulfillment activity to local 3rd party vendor recording revenue to the tune of AED 18.5m cost saves over 3 years. Improved customer turnaround time from 5 days to 2 days
- Introduced and implemented Quality Check and Controls framework – independent process to measure and maintain quality in the processing
- Enhanced call center IVR functionality to divert customer flow to self service model – achieved 30% efficiency in call center

In flight key strategic and transformation projects

- Spearheaded the transformation process of paperless environment transition to e-workflow
- Electronic and Digital Branches for instant customer support and delivery
- Leading right sourcing for ADIB O & T Group
- Leading strategy in operational business unit to drive reduction in processing unit cost
- RPA initiative to automate & Integrate systems to reduce manual efforts
- Procurement Transformation Project, Revamping existing policy and process, Implementation of SAP P2P workflow, and enhance controls to influence spend leading to financial benefits
- Introduced Operational KPIs through DMAIC business process management approach to measure the service delivery and visibility to senior group management team

BANK PLC.

- Off-shored 600+ roles over 3 years to 3rd party vendor in India for operations, call center and collections teams – achieved £5.8m annual cost saves
- Implemented middle-ware interface application to have 360⁰ customer view and electronic w/flow allowing front and back end teams to support and track customer requests; it also helped in cross selling and revenue generation
- Launched 'save a pound' campaign to drive a culture of change and opportunity for colleagues to share ideas and feedback – simplify processes and enhance customer experience
- Introduced concept of region based strategic projects to have similar system and processes across the firm aligning to the groups vision
- Revamped vendor engagement and on-boarding framework resulting in an overall cost saving to the group - average AED 10m to 15m (8% -10% of actual spend)
- Managed Collections team for 12 months as a special assignment to reduce bucket balance and improve inflows

ABC - WESTERN & CENTRAL AFRICA

- Introduced financial reporting framework – achieved transparency of financial performance across the region and products
- Introduced Strategic reviews with the countries to understand the local dynamics, challenges and opportunities - 6% growth in Fee and Commission income
- Implemented Shared service model concept by centralizing operational activities within central ops team at Head Office to bring in synergies and a streamlined processes

BANK

- Enhanced analytical capabilities through data warehousing for effective forecast and support growth
- Leveraged and implemented group MIS application in the country allowing users to have automated MIS on a click through Cognos Software
- Introduced comprehensive monthly financial performance deck for CEO focusing on profitability and earnings at bank level by business segments and products
- Introduced standard templates and financial models for budgeting and forecasting for business units