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Top Skills

Digital Strategy
Digital Marketing
Credit Risk Management

Tanuja Chaturvedi

Head (Digital & Transaction Banking) at State Bank of India for State of Karnataka.

Mumbai, Maharashtra, India

Summary

Tanuja has over 22 years of experience in banking across India & Hongkong with SBI-Country's largest Lender. Her Core skills include Digital & Transaction Banking, Treasury Operations, Asset Quality Management, Trade Finance & Retail Banking.

Currently, She is Head - Digital & Txn Banking Division in SBI for Karnataka heading a team of 80 & overseeing the Digital & Transaction Banking Products offerings to customers. Her core task is to mobilise Current Accounts by providing digital solutions to the Corporate Clients.

Prior to current assignment, She was RM (Stressed Asset) at Chennai & handled many mid- large size NPA accounts.

Between 2017-2023, Tanuja was Head & Chief Dealer Foreign Portfolio Investment, Foreign Direct Investments & Institutional Treasury Sales of SBI Global Markets and SPOC for 500 + FPI/FDI Clients & 100+ Inter Bank Clients for their Treasury Products related requirements. She has set up a dedicated desk for handling FPI & FDI clients.

Between 2013-16, She managed a team of 10 & handled Trade Finance book of SBI Hongkong with key business areas - Trade Participation, Down-Selling, Buyers Credit, Suppliers Credit, LCs & Bank Guarantees etc. She has successfully managed KYC & ML risks in the portfolio along with regulatory reporting.

Between 2001-2013 She worked for 12 years in SBI's Retail Operations covering Mumbai & North India. As a Head of a mid-size retail branch in Mumbai, She managed a team of 15 while achieving the given business targets with branch rating upgrade.

Joined SBI in 2002 as Probationary Officer and worked in 3 Mid-size Branches till 2013 in various areas of Branch Banking i.e. Credit, Retail & NPA Management etc. Tanuja started her career with SIDBI and had a small stint of 9 months with exposure to developmental role of MSME sector.

Key Capabilities:

- Offering Customised Digital Solutions to Corporate Clients
- Mobilising Current Accounts by offering Tailor Made Solutions to Corporate Clients
- Extensive Marketing of Treasury Products.
- Managing Broker Dealer & Global Custodial Relationships.
- Ensuring Regulatory Reporting & Compliances (HKMA & RBI)
- Ability to understand & execute end to end flow of FPI/FDI transactions.
- Consistently delivered results by executing strategic plans on revenue drivers based on client centricity.
- Good communication skills and the ability to engage Senior Stakeholders.
- Strong Stake Holder management at all levels across Business/ Operations functions.
- Proficient in Treasury Systems & Hands on experience in Bloomberg, Reuters.

Experience

State Bank of India

22 years 6 months

DGM (Digital & Transaction Banking)

June 2024 - Present (5 months)

Bengaluru, Karnataka, India

Overseeing the Digital & Transaction Banking Products in SBI

Mobilisation of Current Accounts by providing digital solutions to the Corporate Clients

Relationship Manager (Stressed Assets Management)

August 2023 - May 2024 (10 months)

Chennai, Tamil Nadu, India

Resolution of Big Stressed Accounts

Head, Foreign Investments & Institutional Treasury Sales, State Bank of India, Global Markets

April 2017 - August 2023 (6 years 5 months)

Mumbai, Maharashtra, India

Head FPI & FDI:

- Coordinating with various stake holders in SBI for providing end to end solutions to FPI/FDI clients for their treasury business related requirements.
- Onboarding New FPI/FDI clients with single point of contact to meet their business requirements.
- Close coordination with custodians for onboarding FPI clients.
- Facilitating Fund based & Non Funds based credit facilities to FPI/FDI/AIF customers & their portfolio companies.

Head FI & Interbank

Desk:

- Smooth Execution of big volume deals.
- SPOC for FIs and Interbank clients for all their business requirements.
- Continuous engagement with all major Public Sector & Private Banks, Developmental Finance Institutions, Micro Finance Institutions, Primary Dealers & Small Finance banks.
- Responsible for sales of all treasury products like forex, INR & Fx derivatives, Money Markets and Rates products to the FI clients, suiting to their specific needs.
- ISDA & CSA Execution.

AVP Trade Finance, SBI Hong Kong

December 2013 - March 2017 (3 years 4 months)

Hong Kong SAR

- Handled key TF products i.e. LC, BGs, Buyers Credit, Suppliers Credit, LC Re-insurance, MRPA etc.
- Delivered strategic business solutions for enhancing Trade Book.
- Provided Customer centric TF solutions for Corporates & FIs.
- Ensured compliances to various KYC/AML directives of local regulator HKMA & Home Regulator.
- Headed a team of 10 local staff, constantly groomed them to deliver customer centric solutions.

Branch Head, SBI PBB Sion, Mumbai

September 2010 - November 2013 (3 years 3 months)

Mumbai, Maharashtra, India

- Surpassed business targets of deposits, advances, other income & NPA reduction in all the three years.
- Audit rating of Branch upgraded & which was the best ranking a Branch can get.
- As a Branch Head, managed a team of 15 people.
- Successfully executed various Housing Loan tie ups with key builders of Mumbai.

Head Operations at Mid-Size Branches/HOs of SBI

May 2002 - August 2010 (8 years 4 months)

Lucknow, Uttar Pradesh, India

Joined SBI as Probationary Officer in 2002 and worked in various areas of Branch Banking i.e. Credit, Retail Operations & Stressed Assets Resolution etc in seven small & mid-size Branches of SBI.

SIDBI(Small Industries Development Bank of India)

Assistant Manager, SIDBI

August 2001 - April 2002 (9 months)

Lucknow, Uttar Pradesh, India

Started career with SIDBI and had a small stint of 9 months with exposure of MSME business

Education

Association of certified Anti Money laundering Specialist (ACAMS)

Singapore

Certification in Anti Money laundering Skills, Anti Money Laundering · (April 2017)

Indian Institute of Banking and Finance

Post Graduate Diploma in Financial Advising, Financial Advising · (July 2008)

Indian Institute of Banking and Finance

Certified Associate of Indian Institute of Bankers , Accounting and Finance · (April 2003)

ISABELLA THOBURN P.G. COLLEGE

Bachelor of Science - BS, Biology/Biological Sciences, General · (1991)

Kanpur University, India

Master's degree, Chemistry

