

# Raginee Naidoo

Senior Trader Asset and Liability Management



## What attracted you to finance?

My journey has been long but interesting, characterised by twists and turns from a challenging childhood to success in banking as a senior trader at Nedbank. I have reached this far by applying one key principle: listening, observing, and learning. Starting as a waste clerk at one of the local banks and having worked in various divisions of the bank has been a truly rewarding experience. When I was introduced to the trading room at Nedbank, I was certain that this is where I wanted to be. I felt a sense of purpose and excitement and have never looked back a day since.

## What did you want to be as a child?

As a child, I wanted to be an air hostess, a career far removed from banking. But here I am, loving what I do, and I must honour the child in me because I have come this far through sheer will and perseverance anchored in my faith.

## As you work in a male-dominated banking environment, what has been the key to your success?

Initially, being the only female on my desk felt intimidating and challenging, but the support and inclusive nature of the team gave me space to learn, grow, and rise up the ranks. I also learnt that there is no room for complacency in the trading room, and one must show up every day with a positive mindset. You must make a conscious effort to fit in, which sometimes has meant just developing a thick skin. I found that it is important

to communicate openly and honestly. It shows your commitment to contributing to a better work environment.

## Why did you choose Nedbank?

Initially, it felt overwhelming transitioning from a small bank to Nedbank, but the bank's welcoming culture and supportive environment made it easier to adapt and fit in. Every year, there is encouragement for continuous learning, which shows the bank's commitment to investing in its employees.

## Can you share some of the challenges you have encountered, and how you dealt with them?

My challenging background growing up taught me that nothing is ever handed to you. Every challenge I faced was an opportunity to learn to adapt and show my determination to turn obstacles into stepping stones towards my goals.

## You were also part of Nedbank CIB Tabono Women Advancement Programme Team, which contributed to the launch of the Tier II Bond. Tell us more about your role here?

This took me out of my comfort zone as it was outside of my daily scope of work. My role involved a lot of research and stakeholder engagement. I was fascinated to learn that the global funding gap women face is estimated at about \$3 trillion. These numbers deeply resonated with me as a woman and fuelled my passion to advocate for the success of this bond. The support my team and I received from Nedbank Corporate and Investment Banking (CIB) senior executives was instrumental in the success of this bond. It was a fulfilling opportunity to contribute to a meaningful project that supports and uplifts women. And I must say that this is only the beginning because the sustainability funding needs out there are massive.

## How do you manage this work-life balance formula?

Nothing beats starting my day off with a good workout. I love running and a bit of boxing – it clears my mind and prepares

me for the day ahead. Plus, it gives me permission to indulge in my love for baking, which I am pretty good at. I also love spending time with my children and organising family get-togethers.

I am a firm believer in family because it helps me stay grounded, renews my energy and acts as my emotional anchor.

## Your advice to an aspiring female banker who wants to walk the path you've travelled so far?

It is important to listen, observe, and be open to learning. The banking sector is dynamic and always changing, so you must not be afraid of changes. Embrace the challenges and discomforts because that is where growth comes from. It doesn't matter where you were born; where you're going is far more important, and it's a journey, not an event. Lastly, your journey is not just about personal success but also about lifting others as your rise; as Dr Maya Angelou beautifully said 'When you learn, teach. When you get, give'. By sharing your knowledge and supporting fellow women in banking, you empower a community of strong, resilient leaders. Your journey is unique and impactful – keep moving forward with purpose and compassion.

## What would you say to the child you were?

Despite the hardships I experienced, that brave, resilient child I once was deserves all the recognition for showing incredible strength and perseverance. The resilience I built as a child has become a lifelong gift that continues to shape who I am today. Having already overcome so much, each step I take forward feels stronger and more meaningful thanks to the child I was.

