

Vidya Ravindran

Lead- Risk and Compliance

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Linkedin: <https://www.linkedin.com/in/vidyaravindran> Date of Birth: 21/05/1980

I am a strategic and results-driven finance professional seeking a middle management position in risk and compliance. With over 14 years of experience in compliance, Anti-Money Laundering (AML), risk management, and team leadership, I aim to leverage my skills to enforce regulations, implement operation enhancements and secure the company's bottom line. I bring a positive impact through my specializations in AML/KYC strategy, operational excellence, and AML audit. I am eager to contribute to a vibrant team and drive towards the company's mission and values.

Professional Summary

- 14 years of experience in compliance, Anti-Money Laundering (AML), risk management, and team leadership.
- Operational expertise in AML Audit, AML risk and compliance, sanctions.
- Strong leadership skills attributed from managing teams upto 18 members in size.
- Implemented AML/KYC initiatives improving efficiency by an estimate of 20%.
- Contributed to a culture of continuous operational improvements.
- Validated and investigated suspicious transactions using SQL to minimize financial crimes.
- Recognized with six R&R awards for productivity and team collaboration while at Infosys.
- Handled client management efficiently, serving both domestically and internationally.

Work Experience

Sep 2019 - Jan 2022
Lead, Risk and Compliance
IBM

- Implemented AML/KYC initiatives, enhancing risk mitigation and efficiency
- Assessed and prioritized risk cases, ensuring timely closure and compliance
- Achieved SLAs, deadlines, and internal benchmarks, aligning with AML frameworks
- Oversaw business operations and led a team of 18 in managing European clients
- Collaborated with Client Managers for risk assessment and strategic decision-making

Aug 2016 - Mar 2018
Team Lead
Accenture

- Validated activities through outbound calls and ran SQL scripts on suspicious transactions
- Lead a team of 15 in confidential research, fraud investigations, and financial crime risk reporting
- Contributed to a culture of continuous improvement and operational enhancements
- Presented comprehensive financial crime risk reports to senior management

May 2015 - Aug 2016
Client Coordinator
Wipro

- Demonstrated expertise in client servicing, AML, regulatory compliance, and business development
- Managed client visits, ensuring adherence to international guidelines

Jul 2013 - Feb 2015
SME
Mphasis

- Handled onboarding new clients, performed KYC checks, and worked as part of the HR recruitment team
- SME for retirement accounts in the US banking domain, processed cash transactions, and analyzed errors to improve team efficiency

Technical Skills

AML Risk and Compliance	●●●●○
AML Audit	●●●●○
Due Diligence(AML)	●●●●○
Team Management	●●●●○
Transaction Monitoring	●●●●○
Sanction	●●●●○

Soft Skills

Leadership
People Management
Problem-solving
Communication

Core Competencies

Risk Management
Team Leadership
Cross-Functional Coordination
Compliance
AML/KYC Strategy

Sep 2005 - Dec 2011

Senior Process Executive

Infosys

- Served in Compliance, recovery, and collection team dealing with Insolvency, Bankruptcy, and hardship for a UK Credit Card Division
- Worked in the Telecom domain for a leading UK client, addressing customer grievances and maintaining updated logs

Education

MBA in Project Management

Sikkim Manipal University
(May 2012 - Apr 2014)

BA in Economics

Kerala University
(May 2002 - Apr 2005)

Achievements

- Infosys - Received six R&R awards for productivity and team collaboration
- IBM-Earned 3 Knowledge Badges and Blue Points for Exceptional Performance
- Infosys-Earned five Letters of Appreciation from a leading UK Telecom Industry Client.

Certifications

- **Business Intelligence using Power BI** (Skill Nation - 2024)
- **Chat GPT AI Tools** (Skill Nation - 2024)
- **CAMI** (Pon SUN - 2018)
- **Six Sigma Trained** (Infosys - 2010)
- **T-100 Domain Certification** (in CSP and BFSI - 2007)
- **Certification in Information** (and Technology (NIIT) - 2004)

Projects

Financial Risk Reporting

- Investigated suspicious transactions
- Provided comprehensive reports to the senior management.
- Achieved culture of continuous improvement
- Validated activities

Risk and Compliance Management

- Assessed and prioritized risk cases
- Implemented AML/KYC initiatives
- Coordinated with Client Managers
- Managed and led team

Hobbies

Walking, Reading, Cooking, Running, Holistic Healing

Languages

Hindi, English, Malayalam, Bengali