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**EXPERIENCE SUMMARY**

**Experience Summary (Overall)**

**10 + years of experience in AML/KYC and Underwriting Domain.**

• Experience in AML/KYC Domain.

• Experience in Lease Underwriting Domain.

• Experience in Credit Card Underwriting Domain.

**Current Experience Summary**

Working as Team Lead in JP Morgan Services India Pvt Ltd from 21/08/2017 to till date with the managing of 12 Team Member in the process.

Working as a SME in KYC domain where we on-board the funds end to end basis. We also perform due diligence of the funds before on-boarding in the system with the constitutional Documents. Apart from on boarding i am also involved into the various Project such as HTML 5, Party Central 2.0, AMS 2.0

**Past work experience summary**

Worked for Wipro Limited as Senior Analyst from 05/06/2014 to 20.08.2017

Worked for Deutsche Bank Group(DBOI) as Process Supervisor from 28/05/2012 till 28/05/2014

Worked for Genpact as Process Developer from 19/02/2007 till 25/05/2012

Worked for Ascent Credit Services Pvt. Ltd as Credit Process Associate from 13/04/2006 till 17/02/2007

**06th Febuary2017- 20th August2017 (JP Morgan Project)**

Working as Case Lead in fund on-boarding team.

Performing due diligence on all the funds which all are to on-boarded in our system.

Responsible for procuring on-boarding related documents from the public sources.

Responsible for performing E2E activities for Platinum client.

**06-Febuary2016- 3rd Feb 2017 (Clarient -Migrated project from UK)**

**Role: SME**

**Domain: AML/KYC**

**Skills :MIS Report, Quality Check , CIP(Customer Identification Programme)**

**Duration : 7 Months**

**Description:**

* Acting as a SME on the floor.
* Perform Public Know Your Customer (KYC) due diligence reviews on a diverse range of institutional customers, ensuring the Bank KYC and classification procedures are made in strict accordance with the Regulatory Compliance requirements and the 6 founding banks internal policies
* part of Investment Banking process in KYC team performing due diligence for wholesale clients request received for six founder bank (JP Morgan, BNY Mellon, Barclays PLC , State Street, Gold Man Sachs, Credit Suisse)
* Perform full KYC Files which includes all type of clients and all risk category clients.
* Performing Remediation on Banks, Corporates, Trust, SPV’s, Funds, Partnership, Financial Intuitions, State owned Entities and all types of high risk business activities
* Hand-on experience of strings search with various application like Countries registry and regulator for APAC and EMEA regions.
* Extraction documents from Public Domain and upload in HUB production Application.
* Reviewing all documents to meet compliance criteria and update onshore client accordingly.
* Performing KYC/AML for files consist of Banks, Corporates, Trust, SPV’s, Funds, Partnership, Financial Intuitions, State owned Entities and all types of high risk business activities.

**06-June-2014 – 25thth JAN-2016 (CACIB-COB and PR)**

**Role: Senior Analyst**

**Domain: AML/KYC**

**Team Size: 40**

**Skills :Document Souring,Quality Check,EDD(Enhanced Due Diligence),CIP(Customer Identification Programme)**

**Duration :1yr 6 Months**

**Description:**

Ability to understand the Solicit Client, Raise new on boarding request, procuring documents(COI,Shareholding Information from public sources and performing background check by using World Check application) Enrich request, Manage incremental request for existing client. Verify the identifying information, recordkeeping, comparing customer names as per certificate of incorporation and procuring information from client website to conduct firm's CIP programme.

**Responsibility:**

1. Responsible for performing periodic review(Due Diligence) for the institutional Client according to their risk rating level.
2. Responsible for on-boarding a client with in given(TAT) time being a part of COB team.
3. Analyzing MIFID data(information taken from Balance sheet and P&L statement) for London booking location.
4. Responsible for declaring PRISM(Daily Allocation, On-going requests) with 100% accuracy

**28-May-2012 - 28-May-2014 (COB-GM-NY-NCA)**

**Role: Process Supervisor**

**Domain: AML/KYC**

**Team Size: 06**

**Skills :Document Souring,Quality Check,EDD(Enhanced Due Diligence),CIP(Customer Identification Programme),Dodd-Frank and EMIR Regulation**

**Duration: 2 yrs**

**Description:** AML Analyst is responsible to ensure efficient identification and monitoring of suspicious activities and transaction in the Bank and ensure timeous reporting of suspicious transactions to the Anti-Money Laundering (AML) Compliance Manager.

**Responsibility:**

1. Obtain mandatory documents/ reports as per the client/request type and reviewing them as per KYC / Compliance requirements (Global AML Framework) and getting back to the sales/business in case of incomplete documentation.
2. Carrying out Due Diligence, tracking the suspicious transactions pertaining to both Individuals & Companies and escalating to Compliance if required.

( Several escalation criteria’s need to be followed before escalating)

1. To ensure reviews are completed on time with the highest standards of quality in accordance with all the prevailing regulatory guidelines, i.e. 3rd EU MLD, USA Patriot Act , FATF, Customer Identification Programme ( CIP) and Deutsche Bank’s internal AML policies.
2. Conduct external research with appropriate tools & research techniques.

( Client Websites, Stock Exchange, Google Finance etc) Undertake the due diligence search via, Lexis- Nexis, PCR, RDC & OFAC and performing Vetting on prospective clients & Entities.

To ensure financial transparency in OTC request through DODD-FRANK and EMIR regulatory procedure.

**19-Feb-2007 - 25-May-2012 (GE Lease Underwriting and GECFI Bank AML/KYC)**

**Role: Process Developer**

**Domain: Underwriting and AML/KYC**

**Team Size: 24(Underwriting) 8FTEs(AML/KYC)**

**Skills :Document Souring,Quality Check,EDD(Enhanced Due Diligence),CIP(Customer Identification Programme),Lease Underwriting**

**Duration:2yrs 6months(Underwriting) and 2yrs and 8months(AML/KYC)**

**Description:** Ability to understand the confidential environment of the Investment Bank.Determined requirements and collected information to satisfy client requirements. Regulatory Compliance, Business Analyst, Process/Procedure Review, Compliance Monitoring Testing and Reporting

**Responsibility:**

1. Responsible for processing the transaction (Approving the Lease and Loans) for US Customer, Having 5.0 authority i.e. Can approve the contracts with request up to $1K-$150K and total customer exposure up to $500K.
2. Analyzing the Credit worthiness report of the customer via different reports such as D&B, IBP, Paynet , Equifax ,Experian & Consumer Bureau Report.
3. Analyzing Financial Report like Cash Flow Statement ,Profit and Loss a/c ,balance sheet ,

checking net worth, depreciation amount ,analyzing consumer bureau report verifying the availability of satisfactory FICO score .after verifying satisfactory credit data of the entity we use our 5.0 authority to give approval.

1. Performing due diligence checks on Customer applying for Lease and involved in all lending businesses of GE Capital Americas and also world checks.
2. Doing KYC and performing due diligence checks on customers applying for lease in GE Capital that they should not be utilizing money in conducting Money Laundering Activities like Terrorism, Smuggling, drug peddling.
3. Working on the Media alerts, all the frauds which have been highlighted in media.
4. Contacting different Compliance Leaders of all GE Lending Business and Analyst of different businesses.

**13-April-2006 - 17-Feb-2007 (ABN AMRO-Credit Card Underwriting)**

**Role: Credit Process Associate**

**Domain: Credit Card Underwriting**

**Team Size: 26**

**Skills: Underwriting**

**Duration:10 Month+**

**Description:**

The job involved taking pre-decisions about granting of Credit card to customers based on overall financial track records using data from Pay-slip and CIBIL and software tools like VISION PLUS which depicts the total financial statements of customers.

**Responsibility:**

1. Assisted in the preparation of simple and/or routine credit requests/reviews and financial reports.
2. Communicated with credit applicants when necessary to develop information
3. Supported the unit’s objective through effective credit analysis of applications for credit approval.
4. Prepared processes of credit balance report on a regular basis and also provides an approval to the customer on the basis of risk analysis.

**TRAINED SKILLS**

**Timeline Domain Duration :1 Month**

**Dec-2012 AML and CDD**

**EDUCATION DETAILS**

1. Madhyamik from M.A.M.C Boy’s High School under W.B.H.S.E in the year 1998 with 58% marks.
2. Higher Secondary from Bidhan Chandra Institution for Boys under W.B.C.H.S.E in the year 2000 with 59% marks.
3. Completed Bachelors in Commerce with (HONS) in Accountancy with Second Class from B.B College, Asansol under Burdwan University in the year 2003 with 42% Marks.
4. Completed ICA International Advance Certificate in Anti Money Laundering with Distinction Marks(70).

Regards

Chandresh Chakraborty