**CURRICULUM VITAE**

**VIGNESH .A**

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**Professional Summary**

* Possess over 3.8 years of rich and diversified banking experience in retail banking with particular focus on **AML/KYC, CDD, Transaction monitoring, Compliance operations, Training** **and Operational Management.**
* Strong experience in handling Due Diligence for Retail & High Net worth customers.
* A depth in handling general banking functions in co-ordination with internal/ external departments for smooth operations.
* Hands-on experience in working with various banking software such as **AMLOCK**, **DOCUMENT** **SCRUTINY,** **SWIFT**, **Finacle 7 & 10X**, **FCRM**,**FX Online**, **SAS**, **Credence,** etc.

**Academic Qualifications**

* Graduated in B.Sc(MEC’s) from Osmania University, Hyderabad.

**Career Objectives**

With a brilliant professional record I aspire to join as Operations officer where in my diligence and functional/technical expertise will contribute to increase the productivity of the organization. My core competencies include:

* **Anti-Money Laundering**
* **Project Management**
* **Cross functional Skills**
* **Compliance with FEMA Guidelines**

Over 3.8 years of experience in Back End Operations and Client servicing, in the financial services sector. Currently working in an **Retail Outward Remittance** Process Operations with ICICI Bank Ltd., **International India Operations Group (IIOG)**, Hyderabad. Possess interpersonal, communication and organizational skills with proven abilities in process management and customer servicing.

**Professional Duties & Responsibilities**

***In IIOG AML&KYC and Forex remittances:***

* Screening of transactions in AMLOCK Application across all the processes which includes Inward/Outward Remittances (Pre and Post Screening).
* Follow up with the branches to obtain the additional documentation if required to Support the KYC of the customer and ensure to close or escalate the match found cases.
* Preparation of STR's for cases which are matched with negative lists.
* Further reporting the suspicious transactions to AMLCO.
* Working knowledge of FEMA guidelines
* Preparation of SWIFT messages and marking mails to beneficiary banks for customer details.
* Effectively handled overall compliance related activities and handled various sanction
* Perform quality check of KYC on Simple due diligence, Regular due Diligence and Enhanced due diligence. (Low, Medium and High Risk) Clients.
* Perform AML and KYC checks on new and existing institutional clients.
* Performing enhanced due diligence through global application AMLOCK.
* Manage risk-based monitoring for unusual activity, including: detection, investigation, suspicious reporting to law enforcement agencies, documenting the file with supporting documents, deciding either to close the account or continue monitoring.
* Played a key role in the operations/processing team in processing of peak volumes and handling critical situations.
* Raising SR to branches to communicate revert from correspondence bank.
* Document Scrutiny and Transaction processing of outward remittance request received form branches.
* Settling of Inward Remittances, Processing of Outward remittances of Retail.
* Preparation of **Swift** Messages like MT 103,202,110,111,199,999,192 etc.
* Providing timely funding to **ACU** Bank (**Asian Clearing Union**) as per instructions received from RBI leading to straight through processing of transactions of ACU banks.
* Ensuring the Compliance & Regulatory guidelines issued by **RBI & FEMA.**

**Technical Expertise**

* SWIFT Alliance(Tool for Interbank Fund Payments), AMLOCK and FCRM
* In-depth knowledge of FINACLE 7 & 10X (I Core Banking Solution).
* Retard FX Online and Credence application for pushing the cross currency deals.
* Well versed with: MS Office

**Operations Excellence**

* Recently Promoted as **Asst .Manager** in the year 2015
* Received ‘**THIRD EYE’** Award
* UAT done in **ACU Excel file** and Successfully implemented for ACU Banks
* Appreciated by Senior Management , Performed in ACU reduced Manual work with paper and Implemented in Excel Master
* Highest number of Customer Queries handled in Remittance team
* Organized and participated in the ICIC1 Challengers Trophy every Year.

**Training**

* Trained on Anti-money laundering (**AML**).
* Personal effectiveness & Communication Skills.
* Passion at Work
* Inter Personal effectiveness

**Personal Details**

* **Date of Birth** : 15th February 1986
* **Language Known** : English, Hindi, Telugu
* **Contact** : +91 9966338282
* **Marital Status :** Married

(**VIGNESH ANDOJU)**