

ANURUPA THUMMA

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PROFESSIONAL SUMMARY

Detail-oriented professional with 7 years in KYC, AML Institutional banking and Credit Lending. Bringing a wealth of experience in analyzing documentation to determine the level of risk involved. Effective at directing, monitoring and inspiring team members to complete accurate and timely investigations and reports. Collaboratively working with colleagues and solving complex problems and making sound decisions.

SKILLS

- High risk account reviews
- Experienced with CRM software
- Team management
- Process improvement
- Policy assessment
- Investigation leadership
- Business operations
- Agile environments
- Consumer Lending
- Credit validations

WORK HISTORY

Process Developer / GENPACT AUSTRALIA PTY LTD / 11.2021 - Current

- Confirming all compliance requirements are met within policy, procedure and statutory requirements to maximise efficiency and minimise lending risk. This includes KYC/AML requirements
- Analysing key credit related documentation including but not limited to income documents, credit bureau reports, expenses, bank statements and identification requirements
- Ensuring all necessary supporting documents are identified and

verified with clear submission notes captured for Credit Assessment including meeting minimum standards

- Deliver exceptional customer service in line with service levels and meet key customer metrics
- Liaise with internal staff including Credit Assessors, BDMs and Ubank as well as external 3rd parties – Brokers, Mortgage Managers
- Proactively manage risk, adhering to process and procedures pertinent to role; and escalate events, issues or breaches as they are identified (risk accountability forms part of all roles, as everyone is responsible for managing risk and compliance)

Business Analyst-Financial Crime / GENPACT AUSTRALIA PTY LTD / 11.2020 - 10.2021

Roles and Responsibilities:

Institutional Banking:

- Worked for one of the Big 4 bank of Australia in uplifting the Global derivative reforms (GDR) for the institutional Banking clients.
- Requirements gathering from several sources i.e Public registers, internal data bases, IHS Market,ISDA and respective Jurisdictions to validate the customer profiles and uplifting the customers.
- Strong knowledge on capital market products such as Foreign exchange, Over the counter(OTC) derivatives in different Jurisdictions ie. ASIC Entity Classifications(Australia), EMIR (Europe), Dodd-Frank(USA) and MAS(Singapore).
- Performed start to end sanity checks for the customers and validating the given data using different tools such as the client tool, ISDA website, IHS market Legal Libraries and internal databases.
- Worked on different types of customers such as Corporate, Financial Institutions, Business Wealth Customers, Fund management accounts, Individuals and Trusts.
- Performed the SME Review checks prior to closure of the accounts

and triages the necessary attributes for Triage confirmation or the Finance Market Team for confirmation.

- Carried out day-to-day duties accurately and efficiently.
- Proved successful working within tight deadlines and fast-paced atmosphere.

Senior Process Associate / Tata Consultancy Services - Hyderabad, India / 08.2016 - 08.2018

Roles and Responsibilities:

- Led initial client onboarding and periodic know-your-customer(KYC) review requirements by collaborating closely with internal onboarding, operations and compliance teams as well as directly with clients on gathering the required information and managing workflows
- Performed independent research to gather and record data from internal systems, commercial databases, and the Internet
- Assessed and analyzed research data
- Ensured that any discrepancies in know-you-customer (KYC) documentation are promptly addressed in accordance with internal policy
- Conducted business and regulatory due diligence including name screening support, “adverse media” searches and desktop research and assist with assessing and addressing or discounting potential screening matches
- Prepared submissions for internal committees and approvers in relation to matters such as higher-risk client approvals, sustainability, sanctions exposure, politically exposed persons and reputational risk
- Performed escalations to management and/or compliance teams on financial crime risks and issues identified
- Used background knowledge and experience to conduct complex data analysis

- Conducted investigations based on global standards, policies, tools, and procedures to ensure compliance with internal and external regulatory requirements
- Determined the best investigative and analytics approach
- Follow up with external contact to obtain information to support cases
- Wrote and prepared suspicious activity reports (SARs)
- Followed up to make sure all documentation for new accounts meet the know your customer (KYC) requirements
- Escalated high-risk accounts with missing records to the relevant internal unit
- Applied honed problem-solving skills to analyze and resolve issues impacting business operations and goal achievement.
- Assessed impact of current business processes on users and stakeholders and evaluated potential areas for improvement.
- Worked closely with software development and testing team members to design and develop robust solutions to meet client requirements for functionality, scalability and performance.

Retail Banking Associate / HDFC BANK - Hyderabad,India / 08.2015 - 08.2016

- Promoted products or services to each customer to consistently achieve sales targets.
- Assisted customers with setting up or closing accounts, completing loan applications and signing up for new services.
- Completed highly accurate, high-volume money counts via both manual and machine-driven approaches.
- Checked amount details and fraud markers for transaction papers such as checks and money orders.
- Monitored customer behaviors and upheld strict protocols to prevent theft of assets.

- Completed special procedures for customers such as ordering new checks, stopping payments or investigating identity theft.
- Opened, closed and updated accounts for customers.
- Helped clients protect assets through variety of strategies.
- Developed customized solutions of deposit, lending and other products for small business customers.
- Utilized CRM tool to generate complaints and leads.
- Set risk management policies to mitigate bank losses.
- Managed portfolio of accounts and monitored for issues in need of attention.
- Documented transactions and moved, deposited or withdrew money accurately to prevent errors.
- Understood and applied selling techniques to open, develop and close sales and created product interest by actively cross-selling products and services to pursue customers.
- Managed escalated phone calls by applying conflict resolutions skills and extensive knowledge of bank policies, products and services.
- Adhered to established security procedures and reported potential fraud or safety violations to management for immediate recourse.

EDUCATION

Torrens University Australia - Melbourne, VIC / 05/2020

MASTER OF BUSINESS INFORMATION SYSTEMS

- Majored in Business Information Systems
- Coursework in Business Process Management, Requirements Engineering and Data Modelling and Data base Design.
- Hands on experience in Programming and Database Software in Python, R, SQL and BPMN.

HDFC Bank:

TOOLS WORKED

Core Banking Software "Flexicube" of Oracle

Customer Relationship Management Tool(CRM)

MS Excel, MS Word

TCS:

Browser Main Menu(BMM)

CDD Review Tool

Company Watch

Company House

RDC

GENPACT

Risk Canvas

MS Excel

Oracle BPM,OBP

ACCOMPLISHMENTS

NTS

- Used CRM Tool to raise the customer issues and resolved them in the specified TAT.
- Promoted to Senior Process Associate and worked on various Projects.
- Received performance awards such as Monthly and Quarterly Appraisals.
- Collaboratively working with Team members towards the achievements of the Projects