

**VINAY S AGADI**

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DOB: 30-SEP-1995

**PROFILE HEADLINE:**

Associate Corporate Employee Banker with expertise in Investment banking, KYC review, Client Onboarding, Customer due diligence (CDD), Business development, Transaction monitoring, Customer service, Banking operations, Anti money laundering( AML), client servicing, AML compliance, Account opening, Sanctions screen

**CERTIFICATES- TRAININGS:**

AML- KYC and Customer Due Diligence NISM Certificate

Anti-Money Laundering (AML) Certificate HSBC University

**QUALIFICATIONS:**

<u>Qualification</u>	<u>Course</u>	<u>Name of Institution</u>	<u>Year</u>	<u>% of mark s</u>
Post Graduation	MCOM	JAIN UNIVERSITY, BANGALORE	2019-22	65%

**SKILLS:**

MS office 365

\* Tally ERP 9

\* KYC

\* AML

\* Working knowledge of SQL tabs

**WORK EXPERIENCES:**

1. RBL Bank LTD (Buzz works business service Pvt ltd)  
Relationship executive- Feb 2018 to Mar 2019.
2. American Express India ltd (Teleperformance global solutions India Pvt L)  
Business development executive - Mar 2019 to Mar 2020.
3. HSBC Bank LTD - Associate corporate employee banker - Aug 2021 till date.

**ROLES & RESPONSIBILITES:**

- Onboarding Salary accounts, credit cards and personal loans.
- Very strong knowledge of banking policies, statutory and compliance regulations.
- Perform the due diligence on new clients (CDD).
- Understanding of KYC/AML requirements.
- Modify the client's data as per client request.
- Perform KYC reviews on high, medium, and low risk entities.

- *Updating Primary ID and Secondary ID as per customer request with respect to the documents.*
- *Verify red flags in KYC/AML*
- *Conduct Investigation on databases such as HUB,World check, RDC tools to analyse and evaluate Using the risk posed by the clients.*
- *Filling suspicious Activity/Transaction Report (SARs / STRs) with various Financial Intelligence unit*
- *Investigate watch list Management alerts to identify politically exposed persons (PEP) and provide justification for closure.*
- *Performing Quality checks on cases, to meet the regulatory requirements.*
- *Monitor transactions of assigned accounts to assess potential suspicious activity on the account such as money laundering.*
- *Verification and validation of customer's information I.e., Name, Address, Account Number, DOB, etc.*
- *Experience in Entity Screening, Individual's screening, Sanction screening, and PEP Screening.*
- *Addressing to customer services and queries raised by existing and NTB customers.*
- *Finding the documents of Entities and Individuals in publicly available sources.*
- *Analyze Client data, documentation and negative news in order to determine Client Risk Profile as established under the KYC Procedures*
- *Maintain a solid understanding of High-Risk indicators to assist in indicating abnormal and unusual occurrences in account activity*
- *Converting prospects clients into active clients.*
- *Maintain a record and report progress in share point*
- *Complete review of the customer profile based on risk tier*
- *Validate client documentation is accurate and uploaded into the KYC record system.*
- *Onboarding of corporate and individual clients which involves these steps-perform KYC Due Diligence (screenings on individual or corporate).*
- *Review, Evaluate and process/ Escalate sanction, Watch-list and PEP screening alerts.*
- *Perform KYC review on different entities such as small, large, Private held companies and public traded companies.*
- *Hands on experience doing investigation on Negative screening through Primary and secondary data.*
- *Analyzing customers behavioral activity through the nature of transactions.*
- *Ensure that whether the customer products and within the expected activity to meet the KYC regulatory requirements to control the compliance risk.*