

# AMITABH ANAND

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DATE OF BIRTH-27/02/1988

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## **PROFESSIONAL SYNOPSIS**

“Perseverance – Drives the work force” Determination is my forte. I enjoy working in groups and adopt an open mind when trying to solve problems. I believe in perfection with quality. In the light of challenges, I strive and contribute to make the vision, mission and objective of the organization fruitful. I see myself as a positive addition to the company’s work force that I am associated with.

**CURRENT ORGANISATION Bandhan Limited From 21/05/2024 to Till Date :**  
**Assistant Branch Head**

## **Operational KRA**

- . For All new Account opened check the KYC documents ,FVR and Initial Funding Process Adherence for Account Opening including TAT Outstanding Entries and Corresponding Reversal as per Banking Guidelines FTNR for CASA must be less than 5 %
- To check if there any o/s TODs with reasons and the steps taken to recover the same.
- To Check if Branch has taken proper action within TAT for various reports provided by HO for compliance example LTR, Re-KYC & PAN/Form 60 updation, large number of cheque returns etc
- whether customers' commitment are being met in cases where differential rates have been provided on charges as per profitability calculator for EDC and other value added services
- To conduct sample check of 20% Personal Loan cases and OATD documentation done by Branch.
- To check if OVD has been obtained and updated in system within the TAT of 90 days for all accounts opened with deemed OVD
- Physical verification of cash, Gold & ATM cash
- Returned Deliverables/Security Stationery
- Locker Agreements/Reports/Keys/Overdue Rent
- Pending customer instructions for more than 3 days monitoring
- Filing and checking of EOD report and daily vouchers
- Latest COE and Internal Audit report observations and response/closure status
- Maintaining loan document register for monitoring of expired/overdue/closed accounts to take appropriate action
- Maintaining Branch Document register containing all important documents(licenses, agreements, indemnities, AMC, etc)
- All control returns for OD/Loans sanctioned, BG issued and Death Claim settlements submitted within TAT
- Maintaining bank guidelines for premature withdrawal of TD, Comprehensive Notice Board and Cash Retention Limit(CRL)

- To check reporting of frauds, operational errors, near missed event if any by Branch in the prescribed format as per Bank guidelines
- To check if any Incognito Visit by RBI/BCSBI/NSDL/other statutory or regulatory authority along with Branch action/response.
- To check if all legal cases and statutory notices have been reported and responded as per extant of Bank within TAT
- To check if customer complaints are monitored daily and closed within TAT.
- To check if Customer Service Committee Meetings are held and recorded as per Bank guideline.
- To check if Branch is correctly following the process/instructions of selling Bank products including third party.
- To check if Branch has submitted the Control return for expenses sanctioned by BH as per DOP
- To check if all local conveyance claims are as per Bank guideline.
- To check if lifestyle maintenance of BH/ABH is as per profile/family background.
- conduct drawer audit of BH/ABH and other staff randomly and record the observation if any.
- To create awareness on ethical practices, Whistle Blower Policy and consequences for violation of POSH/any policy of Bank

## **SALES KRA**

- Attained existing client financial targets and generated new client base
- Oversee administration of various client services
- Provide appropriate guidance and motivation to sales team members as needed.
- Establish training programs, set goals, and conduct performance reviews of banking staff.
- Report to management on new banking team member progress on a regular basis
- Designed and proposed various banking insurance plans to management and individual customers
- Oversaw trading and sales departments
- Participated in capital markets, securities exchange, and securities issuance processes
- Coordinated sales activities with marketing executive team.
- Assisted customers with deposits, withdrawals, and opening new accounts
- Strategic planning Policies and procedures Staff Compartmentalization Management Key Performance Indicators Mathematical calculations Creative merchandising Operations management Business Development

## **STATE BANK OF MAURITIUS Retail Liabilities banking Manager Grade** **14 September 2023 to 06 April 2024:**

- Digital Business Services is a pivotal part of the Group, providing essential operational and technical support to our global businesses and helping improve customer service and efficiency. Operations, Services and Technology combines global expertise and technology to help keep us ahead of the competition
- Results-oriented Bank Manager with a proven track record of driving revenue growth and improving operational efficiency. Successfully implemented sales strategies resulting in a 25% increase in new customer acquisition and a 15% growth in revenue. Led and trained a team of 20 bank staff members, resulting in a 30% improvement in employee productivity and a decrease in customer complaints by 15%.
- Ability to explain complex financial concepts to customers and stakeholders, collect required information and documentation from them.

- Time Management i.e Prioritizing tasks, meeting deadlines, and staying organized.
- Optimally managing the volume of case completions whilst maintaining quality and compliance at all times.
- Proactively seeking feedback from customers (both internal and external) to use as an opportunity to improve the customer experience and support a culture of client-centricity.
- Owning and driving completion of cases until it is passed through to quality control (QC); and complete the approval by completing a Risk Support Statement (RSS) where necessary.
- As required, assistance in timely implementation of internal and external audit points together with any issues raised by external regulators: completion of technical training that enhances system knowledge and proficiency, regular attendance at learning sessions and team meetings.
- Working as an individual and contributing to the wider team with a collaborative approach.
- Exercising judgment and critical thinking to make good financial crime risk decisions

**14 May 2020 To Till Date- Axis Bank GRADE MANAGER (OPERATIONS MANAGER )**

Managing liability portfolio of around 40 crore and providing services.

- Responsible for acquisition of new to bank customer for assets and liability products.
- Ensuring proper B2C Handover of clients and from branch sales team to branch banking team.
- Ensuring proper KYC documentation as per bank policy.
- Handling Portfolio for 365 customer where 49 customer for High value Current account segment.

• TD Penetration also should Increment for NTB and ETB customer.

\*A consummate banking professional with specialised degree in Banking in operation Management

Document finding and ensure this is adequate for quality checks and audits.

\*To Strictly Monitoring Transaction, transaction screening and client screening and all-important tools in the for establishing the necessary internal controls and monitoring systems.

\*Ability to understand Complex Regulatory and Compliance requirements within the retail banking space.

\*processes in AML/KYC like Periodic Reviews and name screening.

\*Analytically sound to take decisions on whether an alert should be escalated for further investigation or close if further review is not warranted.

\*Sound knowledge required in Banking Laws and requirements like BSA/AML/KYC

\*Knowledge of regulations like banking secrecy act, USA Patriot Act, OFAC regulations, FinCEN (financial crimes enforcement network) etc.

\*Knowledge of sanctions, SARs (suspicious activity reports), CTRs (currency transaction reports) etc.

\*Knowledge of high-risk countries, businesses, PEPs (politically exposed persons) etc.

\*Perform assignments/deals/tasks of high complexity and resolving queries.

\*Basic domain knowledge about US Bank Regulatory challenges in transaction monitoring & subsequent risk management.

Ability to understand Complex legal entities and transactions between similar counterparties and be able to judge whether the transaction is suspicious.

\*Compare all data relating to the customer, supplier, employee or transaction, with the data contained in the relevant external sanctions lists. To mitigate risk, sanctions screening should not only be conducted at the beginning of a new relationship but on a regular basis.

- Responsible for Branch Audit and deliverables Management.

Role Involve performing risk review on corporate entities such as- Hedge Funds, Special Purpose Vehicles, Private Investment Vehicles, Mutual Funds, Financial Institution, Commercial Banks, Government Agencies, Public & Private Corporations, Pension funds, Insurance companies etc.

**24 August 2015 To 22 March 2020 Kotak Mahindra bank Kolkata(DEPUTY MANAGER)**

**Work Profile :-**

Associated with **Kotak Mahindra Bank** since **March 2015** being part of **Kotak Probationary Officer Program (KPO)**.

In KPO, Kotak Mahindra Bank has sponsored me **Post Graduate Diploma in Banking and Relationship Management (PGDBRM)** in which education partner was **Manipal University**.

It's a one year in-house program designed by Kotak Mahindra Bank in which they have trained us to become consummate banking professional as per their industry needs Also done 3 month extended internship in Kotak Mahindra bank Tarshali Branch, Vadodara Gujarat

**MAJOR KRA**

\*Worked as a Deputy Manager where I handled all the non-financial transaction like NEFT, RTGS, fund transfer, cash management services, swift transfer, inward & outward remittance.

\*Performed all the customer instructions like ECS debit, address change, account modification etc.

\*Performed the KYC for all the client where I used to do the basic to enhance due diligence based on the customer risk category reverting all the compliance and AML activity to our head office.

\*Adherence of compliance and KYC Guidelines sourcing of High value Account

Gathering the information and entering a Currency Transaction Report (CTR) online at the time transaction occur (or)

\*Gathering the information on a CTR preliminary form and entering it later that same day into the online system.

\*Perform periodic reviews of KYC information for renewals of client information. Coordinate with other areas as needed (Global Financial Crime Compliance (GFCC), Sales Team and Client Service), particularly for high-risk clients.

\*Solicit additional documentation requests from the client directly to support renewal or remediation efforts.

\*The analyst ensure the Financial Centre comply with these requirements The analyst ensure the Financial Centre comply with these requirements by reconciling the Large Currency Reporting System (LCR) reports on a daily basis.

## **ACADEMIC CREDENTIALS**

DEGREE	UNIVERSITY	PASSING YEAR
Post Graduate Diploma in Banking and Relationship Management	Manipal University, Bangalore	2014
Bachelor of science in IT (Information Technology)	Shimoga Shakarghatta, Karnatka	Karnataka 2007 -2010
Senior secondary ( 10+2 ) Intermediate council	Bihar Bihar PATNA	Intermediate council 2002 -2004

## **CERTIFICATIONS**

- 1• Mutual Fund- Distribution Module NISM-VA
- 2• IRDA
- 3• AML KYC CERTIFIED FROM IIBF

## **ACHIEVEMENT**

Qualified for Axis March Mania LI contest In March 2022

Qualified for Guild of Excellence In month Of July August 2022

Qualified and Secured 3 Rd position In Cluster For August Kranti In Life Insurance Championship

Outward remittance Done for 3 crore through forex remittance and Achieved also YOY Budget

## **PERSONAL DETAILS**

Fathers Name : Bijay Kumar Singh

Mothers Name : Mrs Poonam Singh

Date of Birth : 27 feb 1988

*Present Address* : Chayanika apartment 260 B second floor flat number C – 2 NSC Bose Road  
Bansdroni Land Mark- Ashoka Height PS- Netaji Nagar Kolkata -700047

*Permanent Address* : S/o – Bijay Kumar Singh near Shiv Mandir Bodh Nagar Tithi Parmanpur  
Banka-813207

