

PAVITRA PRAKASH MUMBARKAR

A/201, 27 Manish Vihar, Four bungalows market, Andheri (W), Mumbai-400053.
Mobile 9920079351/9987398636, Email : pavitra.mumbarkar@gmail.com

Work Experience

**HDFC Bank
Manager in AML Compliance**

March 2023 till July 2023

Key Responsibilities :

- To review customer transactions in account statements. (Cash and non cash deposits and withdrawals, Fund transfers, Debit/ Credit Card usage, Income and expenditures etc.) and carry out effective transaction monitoring from a money laundering perspective.
- To analyze customer transactions vis-a-vis customer profile and establish bonafides of the transaction or identify suspicion, if any
- To monitor alerts generated and identify unusual customer behavior / patterns/ trends and escalate for further analysis.
- To liaise with branches / operations / product teams/ Business RMs for clarifications on the alerts raised.
- To review branch/ business responses, assess the rationale and escalate matters, where required.
- To prepare Grounds of Suspicion report as per extant regulatory guidelines.
- To adhere to the turnaround time (TAT) for review and closure of Alerts / STR requests.

**NIUM
Senior Executive in KYC operations**

August 2022 till December 2022

Key Responsibilities :

- Perform due diligence on clients by conducting detailed analysis of KYC information and documentation received
- Carry out risk assessment using internal & third-party sources
- Liaise with clients to obtain necessary documentation according to Nium's policies & procedures
- Perform periodic review of existing client accounts to ensure client information and documentation is always current and complete
- Develop and maintain a good understanding of AML, KYC regulations and a complete understanding of client due diligence requirements
- Report suspicious / high risk accounts to Nium's Compliance team

**Ocwen Financial Solutions Private Limited
Process Associate in Mod Admin**

May2014 till August 2022

Key Responsibilities:

- Co-coordinating with various other departments to provide immediate solutions to the client's problems.
- Ensuring agreement quality checks on every loan of the clients.
- Replying to modification inquiries, research request and e-mails and providing solutions to the clients.
- Capturing monthly mortgage payments of the borrowers
- Working on denial and denial reversal request.
- Effectively communicate any areas of concern with a loan file to supervisors.
- Helping struggling families meet their financial responsibilities, get back on track, and stay in their homes as well as help them address the concerns and complex questions they have about their home and mortgage.

JP Morgan Chase (contractual basis- third party payroll)

Process Executive in Credit Risk Management Operations

January 2012 till September 2013

Key Responsibilities:

- Working of NAV gathering process
- Creation of rules in the Xceptor system for calculation of Net Asset

- Automation of the system by input rules in the Xceptor as per the NAV documents and requirements of the client

Process Executive in WSS Entitlements and KYC

Key Responsibilities:

- Provide flawless service delivery to franchise clients.
- Resolve data inconsistencies/inaccuracies prior to submission of KYC records.
- Follow up with respective internal teams for KYC documents.
- Action and respond to requests received from Clients within time-frames defined in respective Global service directories
- Giving Entitlements to the Clients as per requests received from Clients.
- Giving VPR and Dashboard products to the Client.
- Verification of Customer and Users details before giving entitlements.
- Verification of third-Party relationship between the clients and the users.
- Replying to Client queries related to VPR products.

Citibank NA (contractual basis- third party payroll)

Process Executive in GTS team

April 2011 till January 2012

Key Responsibilities:

- To conduct Due Diligence on Citi institutional clients this includes corporate and financial institutions.
- To perform name screening on companies to see if any money laundering activities are conducted by the companies or their Board of directors or the senior management
- To verify all the documents for account opening purpose of corporate clients.
- Follow through with respective RM for KYC documents.

Deutsche Bank of India

Process Executive in Securities and custody operations

May 2010 till Mar 2011

Key Responsibilities:

- Handling OTC trades in eses trades.
- Doing matching reminders twice a day and giving updates to clients.
- Processing trades related to eses market.
- Calling counterparty for trade confirmation.
- Attending counterparty queries.
- Replying to counterparty queries via mails.
- Doing end to end reporting for Nasdaq Dubai.
- Processing trades for Dubai market.
- Preparation of Gepos.

Academic Qualification

EXAM / DEGREE	YEAR	INSTITUTE	UNIVERSITY / BOARD	%AGE
TYBMS 6 semester	2008-09	Bhavan's college	Mumbai University	62.66%
TYBMS 5 Semester	2008-09	Bhavan's college	Mumbai University	65.33%
H.S.C	2005-06	Bhavan's college	Mumbai University	64.33%
S.S.C	2003-04	S.C.D.B. High School	Mumbai University	61.20%

Other Qualifications

MS-CIT and Basic computer operation

TALLY 7.2 AND 9.0

Financial Market –Beginner’s Module securing 68%

Personal Information

Gender : Female

Date of Birth : 12th August, 1988

Marital Status : Single

Languages : English, Hindi Marathi