

# KARTHIKA N

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## Operational Professional

### Industry Preference: Banking/CDD

To secure a challenging position in a reputable organization to expand my learnings, knowledge, and skills. Secure a responsible career opportunity to fully utilize my training and skills, while making a significant contribution to the success of the company. Dependable and organized team player with the ability to communicate effectively and efficiently.

### Professional Experience Summary

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Having 8 years of experience in lead banking sector related with AML, KYC Remediation, Onboarding & Negative Screening.

**Previous Employer:** [TCS \(Tata Consultancy Services\)](#) - Chennai.

**Duration** : From December 2012 to February 2021

**Designation** : [Senior Process Associate](#)

Having 2 years of experience in banking sector related with AML, CDD, KYC refresh, (SVS) authorized signatories' maintenance.

**Current Employer:** [CITI BANK](#) - Chennai

**Duration:** March 2021 to April 2023

**Designation:** [Quality Analyst](#)

## Detailed work experience in TCS:

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My Role and responsibility as a **CDD Analyst** doing **Quality Control & Quality Assurance in KYC Remediation process** for the client **Commercial Banking Customers**. proficient at applying KYC guidelines to prevent funds from being used for fraudulent purposes.

### ❖ **KYC Remediation:**

- Doing KYC Remediation in strict compliance with **US PATRIOT ACT & Bank Secrecy Act** to Mitigate Global Stand Regulator Requirements.
- Performing KYC for the Different line of Customer Types (**LLP, Corporate and partnership, Private and Public Limited Companies, Trust, Foundations, Sole traders, NBFI, NPO's**)
- Handling with **Business Banking Portfolio Managed & Business Banking Relationship Managed** Customer's profile and ensuring all the Information Required for KYC Remediation from Portfolio Managed & Relationship Managed Are Accurate to meet KYC Policy and Procedures.
- Performing **Customer Due Diligence & Enhanced Due Diligence** for the different Customer types based on the Risk associated pertains to **Financial Crime Concern** and AML policies using Client provided Tools
- Complete and validate the KYC file in the information systems while ensuring the proper readability of information as well as the quality and coherence of data attributes performing EDD Specially for the Risk Associated Customer like **SCC (Special Category Client), PEP (Politically Exposed Personality), NBFI, UK Based Charities & Foundations**, Customer exposure with **Sanction Countries**.
- Present the file and KYC analysis to AML Compliance for review/approval when required or necessary, highlighting material risks or concerns as well as any exceptions or missing information based on internal policy or external regulatory requirements.
- Ensure Making/Checking part done as per checklist while doing QC/QA and if any errors highlight the same in order to get 100% Data & Quality Accuracy.
- AML Alert, Transaction Monitoring and Case Investigation experience.
- The KYC managing Onboarding periodic review event driven review remediation from Global Banking Sector.

### ✚ **ID&V:**

- **Identification & Verification** for the Customer's and its Connected Parties (e.g. UBO's, Directors, Key Controllers, etc.) performed according to KYC procedures and Documented in Client provided tools for evidence using Regulated & Approved External Sources to comply with Regulators.
- Maintain and update client data (e.g. COI, change of name or address, merger with other entity, change of ownership) in the client referential database during the review process or when Front Office advise KYC such information.
- Ensure customer roles, information, restriction and other specific notations are documented in the client referential and customer database.

### ✚ **Screening:**

- Performing Required **KYC Screening** on customer and Documenting the information obtained on the client as required by global KYC procedures.
- Performing Sanction Screening and obtaining **Negative News & Facts** for Customers and its connected parties using Client provided **Negative Screening Tool**.
- Examine Client data, Documentation and Negative News in order to Determine Client Risk Profile.

#### Detailed work experience in CITI bank:

- NTB clients are on-boarded within the target time zone
- Hands on experience in Transaction monitoring in screening cash transactions connected with high-risk geographies, change in behaviour.
- Application of KYC guidelines to the corporate clients.
- Cross trained on various AML operations.
- Dealt with the clients of UK over calls on AML operations process and procedures
- Investigating and understanding key Business issues behind AML operations
- Assisting with defining, discussing, and enhancing process efficiencies for MENA and global KYC initiatives.
- Delivery of excellent client service during the due diligence process to gather KYC documentation and ensure the appropriate legal documentation are in place including regulatory reform information.
- Participating in regular meetings with Management, and the Business to maintain strong relations with regards to client pipeline discussions and KYC capacities/ efficiencies.
- Responsible for reviewing and ensuring all required AML/KYC Regulatory requirements for existing clients.

#### † Attainment:

- Internally awarded - Star performer & Appreciation from Line Manager and senior management for Quality, Productivity and completing the work on time.
- Selected as primary resource for particular region and constantly got appreciation from stakeholders with respect to productivity, quality and good turnaround time.

#### PERSONAL DOSSIER:

- Date of Birth: 23.05.1992
- Marital Status: Single
- Languages Known: English, Tamil, Urdu & Hindi.

#### Declaration:

I hereby declare that the information furnished above is true to the best of my knowledge.

Place: Chennai

Date:

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