



Bharathi Kanithi

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PROFESSIONAL SUMMARY

Multi-talented Manager well-versed and highly effective at developing, executing and directing key improvements to enable banking enhancements and growth. Visionary leader with solid success leading banking operations toward growth.

CORE QUALIFICATIONS

- MS Office-Excel/PowerPoint/word
- Management software & usage of Tools
- Data-driven decision-making
- Business performance
- Anti-money laundering techniques
- Anti-money laundering checks

LANGUAGES

- English, Hindi & Telugu

ADDITIONAL INFORMATION

Project Management

- Robotizing day to day activity of credit card operation.
- Implanting Ideas for easy operation and time saving

CERTIFICATIONS

- NSE certified market professional (NCMP)-LEVEL 2
- NISM series-III-A: Securities Intermediaries Compliance- non fund Exam
- NISM-Series-VI: Depository Operations Certification

EXPERIENCE

02/2023 - Current

Sr Manager

HDFC Bank Pvt Ltd | Hyderabad

- Handle the staffing, counseling and performance management of all team members. Ensure all job functions and responsibilities are properly performed within compliance and regulation. Monitor teller and platform operations, and manage Daily operations.
- Responsible for Audit and compliance, AML alerts, KYC, Statutory Notices, surprise verification's, Daily, fortnight and monthly reports.
- Responsible for Branch opening and closing, Daily voucher Verification's, FRFC custodian, suspense accounts monitoring, Deliverables management
- Managing clearing Activities, Remittances, cash & ATM operations of the Branch.
- Responsible for conducting Customer service committee meetings, ensuring high customer satisfaction and feedback Mechanism, NPS score.
- Responsible for Huddles and staff Training, Ensuring to Learn and explain all circulars, Guidelines, process Received from HO as well Regulatory Authorities.
- Responsible for processing Account opening and Account instructions.
- Promoting and selling of Third-party products for Branch profitability

07/2018 - 01/2023

AML Analyst (Anti Money Laundering)

ICICI Banking Pvt Ltd | Hyderabad

- To monitor transactions, confirm the legitimacy and mitigate the risk associated if appropriate or escalate the issue if deemed otherwise.
- Responsible for writing detailed reports about the subject in question in a clear and concise manner and attaching documents supporting the report, thus ensuring the work is completed in accordance with business standards.
- To understanding the immediate business strategy and plan my own activities accordingly
- Conduct searches using search engines and look out for any adverse news. Analyze, Interpret and summarize KYC (Know Your Customer) of the clients.
- Understand the Group's stand on OFAC/UN sanctions and to check if the party/client in any given transaction is/are located in a high, sanctioned or partially sanctioned nation and perform due diligence, run their name in SDN data base to mitigate the risk or to escalate the issue if found otherwise. Stay connected to any procedural changes conveyed by the immediate business and/or business area and to understand and implement the same
- Build on the knowledge of latest Anti Money Laundering/Counter terrorist Financing trends
- Understand and embrace diversity and inclusion within the team
- Supervision of transactions or fund activity and reporting to next level if there is any suspicious activity observed.
- Identify money laundering activities/red flags that appear in the alerts.

- Examination
- NISM-SERIES-V: Mutual Fund Distributors Certification Examination
- Certification In Insurance Regulatory and Development Authority (IRDA).

CORE COMPETENCIES

- Team Management
- High-end Escalation Solving Adaptability
- Leadership

- Verify customer KYC and indicate any deviations, identified while review, to the relevant department.
- Provide appropriate and timely feedback to the operators when necessary by analyzing error

04/2017 - 06/2018

Deputy Branch Manager

ICICI Bank, Hyderabad | Kolkata

Privilege Banker

- Met with clients to generate new business.
- Assessed clients' financial situations to develop strategic financial Planning solutions.
- Handled various accounting transactions.
- Engaged with day-to-day operation on branch.

02/2016 - 01/2017

Team Leader

ICICI Bank | Hyderabad

Credit Card Operations

- Credit card Post approved Operations.
- Handled Financial and non-financial activities
- Vendor management activity credit card physical application storage.
- Conducting monthly audit for vendors.
- Maintaining Daily MIS □ Responsible to Deal with Various Banking Internal Service Requests of Credit card applications
- Engaged with day-to-day operation on branch.
- Handled various accounting transactions.
- Assessed clients' financial situations to develop strategic financial Planning solutions

EDUCATION

Aug 2014

Bullaya College | Vishakapatnam

MCA (Master of computer application): Computers

GPA: 90, GPA: 89

2015

Manipal University | Bangalore

Diploma of Higher Education: Banking