

# RESUME

**SUMITHRA BAI P**

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## **Objective:**

Overall 6+ years of work experience in Banking domain like corporate banking interacting with different bank areas like KYC/AML, back office, closure of accounts for US and UK clients.

Lead in the organisation towards success with my best knowledge and skills.

## **Career Summary:**

- ***Analyst (QA) – IBM India Private Limited from 2023 till date***
- ***Sr Representative (QC) – Concentrix Daksh Private Limited 2013 till 2019***

## **Quality Analyst (Risk and Compliance)**

### ***Roles and Responsibilities:***

- Ensure Quality Audit/SLA/Targets are met every month which are processed by the associates at L1 and L2 levels.
- Create Training and Quality Framework for the process
- Mentoring the team to improve on quality scores by adopting various methods like Dip checks, Questionnaires, RCA, BQ Analysis etc.
- Ensure calibrations are taking place internally and externally so that the team is calibrated on the process level updates
- Provided various types of Trainings to improve Quality and Training efficiency
- Work on Quartile Management Distribution and prepare TNA month on month
- Involved in Client calls, meetings and get process updates on time
- Ensure that the Quality pass% is met month on month and the Attrition quality sampling is also met
- Provide the operations team with required Quality interventions (Coaching, feedback & Refreshers)
- Involve in Root Cause analysis and use various tools to identify critical and noncritical errors
- Handling daily report of production and quality tracker and rebuttals for disagreed errors
- Prepare MIS report, Capacity Planner, Dashboard and Feedback tracker and publish it to the management as and when needed

***AML roles:***

- Working on KYC and AML alerts for individual banking customers, performing CDD for the existing customers around US region
- Conduct the historical review of the alerted accounts
- Verifying transaction of the customers and taking various risk-based decision
- Performing adverse media check on both individual and the involved counter parties such as entity, person etc.
- Focusing on client source of funds, the purpose of account and the purpose of transaction
- Using tools such as LexisNexis, RDC (Regulatory Data Corp)
- Conduct research using various BIS sources like Rocket reach, Bizapedia, Open corporates, LinkedIn, DNB etc. to obtain current information regarding the occupation or the source of funds for the customer and complete due diligence.
- Through Negative news, we identify the adverse media news and fraud
- Ensure the narration has proper mitigation factors to justify the overall activity of the account.

**Quality Checker/Sr Representative Risk and Compliance****(Concentrix Daksh Pvt Ltd)*****Roles and Responsibilities:***

- Auditing Cases processed by the Agents
- Conducting dip check, spot check, side by side and ensure that team is following the correct workflow
- Prepare MIS report, Dashboard, Feedback tracker on daily basis and Team performance report on weekly basis and publish it to the management and clients
- Ensure all the associates has up to date knowledge on the process updates/changes by conducting regular team hurdles
- Ensure 100% quality targets are meeting every month
- Mentoring the team to improve on quality scores by adopting various methods like Questionnaires, RCA, BQ Analysis etc
- Take part in Calibration sessions (internal and external) to ensure that the team is calibrated on the process level and updates
- Identify critical and noncritical errors by adopting various quality tools

**KYC, Transactions and Closure of Accounts**

- Worked on KYC check for existing retail customers and validate the documents submitted through CM

- Update and evaluate the COA request based on the KYC information/documents provided by the existing retail customers
- Worked on closing of commercial bank accounts and ensure all accounts are closed as per the request and information received through pega
- Ensure all the required documents are received before taking any action on customer accounts
- Reject customer request received through sanctioned countries like Iran, Syria, North Korea, Sudan etc
- Ensure the Monetary transactions (Cheques) are printed to the existing bank customer or to the connected parties or to the third-parties
- Worked on high-risk transactions i.e., chaps' payment request
- Ensure the transactions that take place in the account are correct irrespective of internal-to-internal transfer, internal to external transfer or internal to third party transfer
- Ensure all accounts are closed at nil balance before taking any action and used NPA accounts in case of any debit transactions arise
- Used applications such as Pega, CM, SharePoint and Web series
- Handle client escalation Emails and provide explanation as and when needed
- Take leadership initiatives by resolving the doubts, quarries and managing the escalations arise from the client/team/management

### **Education Details**

- M.com (Banking and Finance specialization) regular basis– (2019-2021)
- B.com (Accountancy) regular basis – (2007-2010)

### **Certification and Awards**

- Certified as Anti-Money Laundering Rising Star – Challenger (Level-1)
- Certified as Anti-Money Laundering Rising Star – Explorer (Level-2)
- Certificate of Achievement (Outstanding performance - 2014)
- Certificate of Award (Top Performer - 2015)
- Certificate of Excellence (Exceeding the expectations - 2016)
- Certificate of Excellence (Top Performer - 2016)

### **Skills**

- Ability to handle and balance many tasks at once, quickly shifting from one situation or task to another
- Possess excellent organizational skills and ability to work independently
- Strong written communication skills, including ability to facilitate meetings and effectively lead discussions

- Ability to build and maintain effective working relationships with all levels of management and staff
- Effective communication skills, both written and oral, with strong executive presence
- Possess the ability, energy, and drive to successfully be part of a virtual and global team
- Able to motivate others and obtain buy-in

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**Thank You**