**Stuti Nanavaty**

3480 Havenwood Drive

Mississuaga, L4X2M8

Cell: (437) 928 4535

Email: [buchstuti@gmail.com](mailto:buchstuti@gmail.com)

**SUMMARY OF QUALIFICATIONS**

* 7+ years of experience in Banking & Financial service industry with variety of profiles such as AML & Compliance (3+) and Retail banking (4+) for leading private sector banks in India
* Pursuing CAMS (Certified Anti-Money Laundering Specialists) accreditation
* Excellent knowledge AML red flags, Name Screening, AML software’s, analytical/investigation AML tools
* Experienced in AML/ATF compliance, case adjudication, Unusual Activity/Transaction Report (UAR/UTR) and Suspicious Activity / Transaction Report (SAR/STR) filing
* Excellent team focus and a ‘Can Do’ attitude – adapted to the new challenges and excelled them consistently
* Proficient in MS- Office (Including Excel), Internet application & Outlook

**CORE SKILLS**

* AML Analysis
* Name Screening
* AML Investigation
* Compliance Management
* Suspicious Transaction Reporting
* Customer Due Diligence
* Regulatory Correspondence
* MS-Office (Excel, Outlook)
* AML reporting tools

**PROFESSIONAL EXPERIENCE**

|  |  |  |
| --- | --- | --- |
| YES Bank Limited | **July 2014- Jan 2018** | |
| Assistant Manager  Senior Officer | |  | |

* Managed final tier investigations of non-sanction name screening, all types’ accounts transactions (unusual & suspicious) and determination of suspicious transaction report filing and to close the alert through proper AML Compliance Guidelines
* Conducted an end-to-end and risk-based approach and is accountable for conducting investigations into flagged unusual account or customer activity to:
  1. Determine if the activity is suspicious or not as it relates to suspected money laundering or terrorist financing, or otherwise reportable;
  2. File suspicious transaction reports (STRs) to Financial Intelligence Unit (equivalent to FINTRAC) when money laundering or terrorist financing is suspected;
* Analyzed various information related to alerts to identify persons and entities that may be involved in Money laundering & Terror financing, made appropriate recommendations to ensure compliance with of AML guidelines
* Identified unusual activities and behaviors across multiple products and referred transactions related to money laundering or terrorist financing for further investigation or reporting
* Prepared relevant reports as required including documentation in support of any action proposed based on the results of investigations
* Undertook a full and timely review and reported findings to the regulators, the client, management and the board as appropriate
* Reviewed business replies to be sent to the Partners, Investigators as well as various Regulatory bodies for accuracy and completeness
* Coordinated with internal partners to obtain additional information/documents by initiated RFI (Request for Information)
* Reviewed system generated alerts to identify potential PEPs (politically exposed persons) or persons or entities on other regulatory lists
* Completed risk-based investigation into the incidents generated by matches from name screening against relevant PEPs, High risk clients, Economic Sanctions and Terrorists’ Lists
* First point of contact for receiving and disseminating all the queries/ notifications related to trade/ FEMA/ Treasury/ General Banking/ Credit from 12+ regulators
* Prepared and issued the overall MIS on monthly basis, tracked the status of open issues and reported pending actions to the senior management

**Accomplishments**

* Promoted from Senior officer to Assistant manager in July 2016
* Consistently rated as excellent performer’ during past three years at Yes Bank

|  |  |
| --- | --- |
| Axis Bank Limited | **July 2009 –August 2013** |
| Deputy Manager  Assistant Manager |  |

* Managed relationship with various client segments such as Non-resident, High Net Worth Individuals and enhanced share of wallet
* Conversant with various banking and financial products like, Deposits, Life Insurance, Mutual Funds, Gold coins, Loans (Housing, personal etc.)

**Accomplishments**

* Won the ‘Axis mega star champion contest’ in 2010 for ensuring high Life insurance sales

**EDUCATION & CERTIFICARTION**

**Post Graduate Diploma in Business Management (Marketing)**

Som Lalit Institute of Management Studies **2009**

**Bachelor of Science,** Gujarat University **2007**