
PRACHI SINGH

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PROFESSIONAL SUMMARY

Business Operations & Risk Specialist with 8.5+ years of global experience in India's banking sector and the UK's financial services industry. Expertise in operational risk, compliance (AML, KYC, IFRS), and regulatory adherence (FCA, PRA, RBI, SOX) with a strong focus on process optimization and stakeholder management. Skilled in Agile methodologies, data analytics (Power BI, SAP, Finacle), and strategic project execution. An MBA graduate and Fellow Chartered Manager (FCMgr), driving efficiency, risk mitigation, and business transformation across financial sectors.

SOFT AND TECHNICAL SKILLS

- **Regulatory Compliance & Risk** – FCA/PRA, AML/KYC, Due Diligence, Operational Risk, Internal Audits
- **Process Optimization & Efficiency** – Workflow Automation, Business Process Reengineering, Operational Audits
- **Stakeholder Engagement & Leadership** – Cross-functional Collaboration, Strategic Initiatives, Decision-making
- **Data Analytics & Technology** – Power BI, SAP, Finacle, Salesforce, Siebel, Data Visualization
- **Project & Change Management** – Agile, Financial Controls, Risk Mitigation, Business Transformation

WORK HISTORY

Client Relations Specialist, 03/2024 - Current

Financial Services Compensation Scheme - London

- Led complex financial claims resolution, ensuring strict FCA compliance while enhancing customer experience in regulated environment.
- Streamlined claims workflows, achieving 15% increase in process efficiency and reducing response times.
- Optimized risk controls and service delivery, leveraging data-driven insights to improve case resolutions and operational effectiveness.
- Acted as key liaison, facilitating seamless communication between customers, internal teams, and regulatory bodies to uphold compliance and service excellence.

Client Services Associate(Contract), 08/2023 - 01/2024

Lloyds Banking Group - Glasgow

- Leveraged Lloyds' banking systems for data-driven customer experiences and resolved inquiries with in-depth product knowledge, incorporating data insights for service excellence.
- Collaborated with cross-functional teams to design tailored solutions for high-net-worth clients, ensuring their complex financial needs were met.

Business Analysis & Operations Manager, 04/2019 - 09/2022

ICICI Bank Ltd - New Delhi, India

- Achieved 100% compliance across 50+ internal audits, ensuring rigorous adherence to operational risk policies and mitigating risk exposures.
- Managed £70M general ledger branch and led over 17 professionals, enhancing operational efficiency through implementation of Agile methodologies.
- Fostered collaborative environment, managed MIS through CRM, MS Excel, and Power BI, aligning with As-Is - To-Be Process Modelling and effective data lifecycle management.
- Ensured timely resolutions within TAT, acted as finance liaison to optimise business performance, demonstrating strong stakeholder management skills.

- Drove seamless integration with Treasury team, enhancing transaction efficacy, FX management, and financial reporting.
- Partnered with senior management and regional CFOs in SME business, managed liquidity risk within set risk appetite, contributing to branch asset growth from £23M to £32M.

Team Lead (Business Development Manager), 04/2018 - 03/2019

ICICI Bank Ltd - Pune, India

- Diversified client investment portfolios, enhancing revenue, and marketed diverse array of financial products tailored to customer needs.
- Led team of 7, focusing on skills assessment and training essential for effective financial crime prevention leadership.
- Enhanced bank's liabilities growth by 14% CAGR through rigorous implementation of 100% AML and KYC compliance, successfully reducing risk exposure by 30%.
- Implemented effective go-to-market strategies and led quarterly business reviews to drive team's growth and performance.

Relationship Manager, 11/2015 - 03/2018

ICICI Bank Ltd - Goa, India

- Managed high-value client portfolios, focusing on risk assessment, compliance, and channel sales target achievement in service-oriented environment.
- Managed SWIFT transactions and customer due diligence for high-value portfolios, increasing CASA levels by £20M.
- Utilised Finacle and SAP for financial operations, maintaining critical reports like Fund Transfer Register(FTR) and executing timely Customer Due Diligence(CDD) on transactions.
- Collaborated with cross-functional teams to customize CRM workflows, optimizing sales and service processes.

CERTIFICATIONS

- CMI Level 7 Certificate in Strategic Management and Leadership Practice, 2024
- Career Essentials in Business Analysis, Microsoft, 2023
- Agile Foundation, International Institute of Business Analysis (IIBA), 2023
- Audit and Due Diligence Foundations, National Association of State Boards of Accountancy (NASBA), 2023
- Currently pursuing Certificate in Regulated Financial Services Operations (R01 – Financial Services, Regulation & Ethics), Chartered Insurance Institute (CII), UK.

EDUCATION

Master of Business Administration, 09/2022 - 08/2023

University of Glasgow - Glasgow, United Kingdom

- Research Pathway Project (Dissertation) : **AI in Anti-Money Laundering (AML)** - Challenges and Mitigation.
- Provided tailored solution as a **Business Consultant** to Sustainable Thinking Scotland CIC, developing strategies for a new product launch.

Post Graduate Diploma: Banking, 02/2015 - 01/2016

Manipal University - Bengaluru, India

Bachelor of Engineering: Computer Science Engineering, 07/2010 - 05/2014

Rajiv Gandhi Proudyogiki Vishwavidyalaya - Bhopal, India - Honours

VOLUNTEERING

Communication and Social Media Lead, 08/2023 – Present

Chartered Management Institute (CMI) Scotland Board – United Kingdom (Remote)

- Managed cross-channel communication, ensuring consistent messaging while analyzing social media metrics to optimize content strategy and campaign performance.