

Rushabh Sanjayrao Barad

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Result oriented professional targeting challenging assignments in **(Banking finance services and insurance (BFSI), Ecommerce, Abroad Education) Domain functions** is to provide customer centric results to team.

Professional Objectives

A highly organized and hard- working individual looking for a responsible position to gain practical experience. To make use of my interpersonal skills to achieve goals of a company that focuses on transaction monitoring, fraud investigations, anti-money laundering (AML), know your customer (KYC) and Compliance, customer satisfaction, customer experience.

Skills and Competencies

- Banking operation, KYC verification, anti-money laundering (AML), transaction monitoring, CDD (Customer due diligence), EDD (Enhance due diligence), Periodic review, Prepared SAR (Suspicious activity report).
- Strong knowledge of AML, KYC, and regulatory compliance standards standard (Bank Secrecy Act, USA patriot Act, FATF, OFAC guidelines, etc).
- SWIFT payments, funds transfer, payment investigation, transaction processing, incident Investigation
- Strong commitment to customer service and quality in operation, fraud investigation, non-voice process
- Root Cause Analysis in team Errors and Breaches, Query resolution,
- Proficient in MS-Office Applications (Word, PowerPoint and Excel)
- Structured communication skills (clearly, concisely and logically) orally and in writing
- Ability to be flexible, follow tight deadlines, organize and prioritize work
- Maintaining process accuracy and turn-around-time (TAT) as per the Service Level Agreement (SLA) and ensuring reduction in the number of quality issues.

Organizational Experience

From 04 March 2024 (Currently Working)

Bank of America, Mumbai as Analyst

Product: - Checking Accounts, Savings Accounts, Corporate Account, Business Checking Accounts,

Department: (Global Financial Crime Investigations)

Key Result Areas-

- Perform AML/KYC due diligence, conduct periodic review of transaction and KYC records, verify customer documentation.
- Analyze customer profiles, source of funds and business nature to assess risk levels.
- Perform transaction monitoring to identify suspicious patterns or potential money laundering activities.
- Investigate alerts generated by AML systems and escalate cases as per internal policies.
- Monitor client's transaction behaviour using AML monitoring tools and case management systems.
- Prepare and submit comprehensive Suspicious Activity Reports (SARs), Suspicious Transaction Reports (STRs).
- Perform client due diligence (CDD) for onboarding and periodic reviews and enhanced due diligence (EDD) for high risk clients
- Handle multiple cases and meet tight deadlines, collaborate with multiple teams to resolve issues.
- Identifying and mitigating financial crime risks by conducting thorough reviews of customer information, transaction activity, and overall client profiles.

From 13 April 2022 to 17 July 2023

Tata Consultancy Services, Nagpur as Analyst

Client- Lloyds Banking Group

Product- Life, Pension, annuity and investment.

Key Result Areas -

- Handle queries and complaints of the Electronic Banking Platform.
- Ensured compliance with Anti - Money Laundering (AML) policies and regulations, Performed timely verification of these transactions. To make suspicious activity report (SAR).
- Conduct thorough investigations into cases, including account takeover, identity theft, credit card fraud, and other types of fraud.
- Resolve query of customer through live call, live chat, & email regarding the various functionalities & payments (RTGS, NEFT, IMPS, etc.)
- Initiated and completed high-quality KYC files inclusive of data input, research, and analysis.
- Preparing Daily Production report EOD and SOD & Quality Reports and distributing it to the respective management.
- Proactively makes recommendations on how to enhance customer satisfaction, and improve operational effectiveness and efficiency.
- Knowledge of the entity structures, and relationships between ultimate parents, subsidiaries and branches; computer literacy (knowledge in MS-Office and Internet browsing), Connecting with various departments and team to make work done on time and maintain the SLA and KPIs.
- Creating new policies with monthly date premiums amounts via DDI form i.e.(Direct debit form)customer provide Bank details sort codes under it. To start regular savings of their incomes.

From 05 July 2021 to 07 April 2022

Telperformance Global Service Private Limited, Mumbai as Customer Care Executive

Client- Flipkart

Product:- Electronics, Clothing, Furniture, Gaming, Entertainment, etc

Key Result Areas-

- Handle queries and complaints of the Flipkart related to products
- Maintained detailed tracking of KYC file status and other customer record activities to ensure completion within required timeframes.
- Attend inbound & Out Bound calls sometime respond through email and chat of customers with regards to give or take information.
- Transaction handling Services, Problem Solving Efficiency
- Numerical Ability, High level of accuracy
- Energetic, friendly and approachable individuals that understand the impact of great customer service
- Responsible to deliver high quality and productivity results that meet the identified targets
- Strong ability to multitask and take fast decisions independently
- Maintains composure and patience with customer

From 20 Nov 2019 to 19 Nov 2020

Proficient Test Prep Pvt Ltd, Amravati as Office Manager

Product - Abroad Education

Key Result Areas –

- Strong competencies in performing detailed data gathering and analyzing the gathered data.
- Skills in ensuring KYC checks and completing Enhanced Due Diligence.
- Ability to enforce compliance with regulations and attain client-specific processing requirements.
- Counseling to the Students regarding courses, Calling to student for sell product and feedback, Manage the teacher and student timing for Classes, Co-ordinate with student and teacher, maintain all Records, Work on MS word and Excel

Career Highlights

- Received Award as **star performer** for 1 times for best performer from the project
- Received TCS Gems Award from (Satish Agrawal - Delivery Manager TCS–Lloyds Banking Group).

Academic Details

- B. Sc (Computer Science) Graduate from Bharatiya Mahavidyalaya, Amravati, affiliated University in 2017
- Higher secondary (12th) from NHSM Jr. College Amravati, affiliated to State Board in 2014.
- High School (10th) from New High School Main, Amravati, affiliated to State Board in 2012.

Personal Details

Address: Junitaksal near bholeshwar temple, Bhudhwara, Amravati, MH. 444601

Date of Birth: 3rd November 1996

Languages Known: English, Hindi and Marathi.

Interest: Playing Cricket, Chess, Trading & Investment

Declaration

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

Rushabh Sanjayrao Barad
(Amravati)