

Adhithiyan Chidambaranathan

Pudhucherry 605110
+91- 8903661158
adhi5233@gmail.com

PROFESSIONAL SUMMARY

Detail-oriented professional with **3 + years** of experience. Executes KYC activities focusing on client onboarding and exceptions in line with regulatory standards and jurisdictions. Robust knowledge and understanding of regulation affecting KYC program. Strong analytical aptitude of customer due diligence process and methodology to identify patterns and trends to communicate risks to management. Successful managing multiple competing priorities and deadlines.

WORK HISTORY

ICICI Bank Ltd - Deputy Branch Manager

Elampillai, Salem, India

01/2020 - Current

- Monitoring Branch under compliance in operations, AML and KYC regulation.
- Verifying proper and sufficient KYC obtained for savings and current account opening process.
- Enhanced Due Diligence (**EDD**) of customer profile.
- Financial Transaction Audit (**FTA**) report actioning
- Transaction monitoring (**STR**) and triggering STR for gentility / honor of transaction.
- Conducted KYC formality reports on questionable accounts and transactions.
- Central Reverification Unit (**CRU**) checking and submitting after enquiring about that transaction and physical record stored.
- Maintaining branch health score and organization standard by concentrating weekly compliance, One view compliance. By that achieved better result in **RRM/ IAD audit** .
- Researched and interpreted corporate documentation to determine business and ownership structure.
- Prepared high-risk reviews with results and recommendations for customer onboarding, closure and retention.

ICICI Bank Ltd - Deputy Branch Manager Trainee

Krishnagiri, India

10/2019 - 01/2020

- **Re-KYC** document collection and updating.
- Probing customer and identifying customer profile, business potential and Field Visit **FV report** submission.
- Done action plan to improve score in **Zonal Health Council**.
- Consecutively scored 75-85 % in PAN INDIA fortnight compliance report.

LEADEC India Pvt Ltd - Junior Mechanical Engineer

Thiruvallur

06/2017 - 10/2018

- Worked in preventive maintenance.
- Done corrective maintenance to prevent major breakdown.

SKILLS

- Teamwork and Collaboration
- MS Office
- High risk account reviews
- Active Listening
- Problem-Solving
- Attention to Detail

EDUCATION

01/2020

Manipal Academy of Higher Education

Bangalore

PGDB: Post Graduation Diploma in
Banking

05/2017

Manakula Vinayagar Institute of Technology

Pudhucherry

Bachelor of Technology: Mechanical
Engineering