

A multi-faceted professional accustomed with proven skills; targeting challenging and rewarding opportunities in AML/KYC Compliance with an organization of repute in IT industry, preferably in Chennai

CORE COMPETENCIES

- ✓ International Operations
- ✓ KYC/AML Compliance
- ✓ Corporate KYC
- ✓ Audits/Compliance
- ✓ Banking Operations
- ✓ Branch Management
- ✓ FATCA compliance
- ✓ Liaison & Coordination
- ✓ Escalation Management
- ✓ Transaction Monitoring
- ✓ Exception and outgoing reporting, checks and wires
- ✓ Automated Clearing House Network (ACH) transactions.

ACADEMIC DETAILS

Post Graduate M E from Nandha Engineering college, Erode in the year 2015.

CERTIFICATION

- Post Graduate Diploma in Banking (PGDB), Manipal Academy Bangalore 2016-17.

PROFILE SUMMARY

Achievement driven professional with nearly 4.5 years of experience in Banking Operations and AML.

- Expertise in managing the audit compliance in the branch and working in coordination with internal auditors in monitoring large transactions in the bank.
- Monitored portfolio performance of clients, ensured compliance with statutory requirements laid by acts governing banking regulations.
- Managed risk-based monitoring for unusual activity including detection, investigation, suspicious reporting to law enforcement agencies, documented the file with supporting documents to make decision either to close the account or continue monitoring.
- Comprehensive knowledge of general banking compliance as well as the anti-money laundering standards, procedures and practices.
- Skilled at managing day-to-day activities in coordination with internal / external departments for ensuring smooth business operations & investigating and assessing alerts for potential money laundering risks in the organization.
- Consistently received appreciations since joining the company on a monthly basis.
- Managed customer service operations, ensured customer delight by achieving delivery & quality service in the shortest possible time.
- Managed Scrutinizing of FATCA compliance.
- Reporting for exception, outgoing reporting, wires, checks.
- Reporting for Automated Clearing House Network transactions (ACH).
- Reviewing of receipts and deposit requests, maintaining of accounts and creating letters.
- Hands on experience in working with the finacle (icore) application, FCRM.
- Resourceful in dealing with Bank's Internal & External auditors & inspectors thereby complying with statutory norms & Bank's laid down policies

BANKING MANAGEMENT TOOLS

- Finacle, ICORE, FCRM Application, Iview.

ORGANISATIONAL EXPERIENCE

1. Deputy Branch Manager with ICICI Bank Ltd. – From July '17 – To Dec'20. **Location : Chennai**

Key Result Areas

- Communicate to relationship manager and compliance team for the observations and taking approval to proceed with the further process.
- If all the documents and approvals are received, then opening of CUSTOMER ID and ACCOUNT in the FINACLE.
- Checking for anti-money laundering in world check (AMLOCK).
- Updating of risk rating in the finacle.
- Disbursement of funds in the FINACLE (SWIFT) after receiving request letter from the client.
- Preparing various financial reports for submitting to RBI.
- Customer due diligence(CDD) at the time of onboarding.
- Name screening of business and individual.
- Reporting for exceptions, outgoings, outgoing wires. Maintining the outgoing checks and ACH.
- Reviewing the official documents like receipts and deposit requests.
- Maintining the accounts and creating letters.
- BSA, US Patriot act, OFAC regulations, 4th money laundering directives, Criminal finances act 2017, FCA, OPBAS.
- Monitoring KYC, performing market researches, studying customer behaviour, helping to develop market strategies, and providing solutions for maximising customer satisfaction & auditory compliance and efficient administration in the branch.
- Developing and maintaining a risk assessment framework for products and services, clients and customers, and other issues relating to money laundering (AML).
- Leading the processes involving Cash, ATM Operations (including offsite ATMs), Key Movements, Lockers (including Locker Key), Demat Accounts, Security Stationery, Deliverables, Welcome Kits, Stop Payments, Government Business & so on of the Branch as per the extant guidelines of the bank.
- Monitoring database of High Net Worth Individual (HNI) customers; ensuring adherence to service standards of the bank and regulatory compliance as laid down by the RBI and other regulatory authorities.

Highlights:

- Reorganization for providing best service for NRI clients.
- Received appreciation through certificates for managing Insurances.

2. Deputy Branch Manager with Kotak Mahindra Bank Ltd. – From Dec'20 – Present. **Location : Chennai , Tamilnadu**

Key Result Areas

- Identifies a client's needs and oversees the delivery of the services within the context of the business.

- Responsible for managing day to day operations activity at the branch.
- Authorize and check banking transactions.
- Monitoring KYC, performing market researches, studying customer behaviour, helping to develop market strategies, and providing solutions for maximising customer satisfaction & auditory compliance and efficient administration in the branch.
- Developing and maintaining a risk assessment framework for products and services, clients and customers, and other issues relating to money laundering (AML).
- Leading the processes involving Cash, ATM Operations (including offsite ATMs), Key Movements, Lockers (including Locker Key), Demat Accounts, Security Stationery, Deliverables, Welcome Kits, Stop Payments, Government Business & so on of the Branch as per the extant guidelines of the bank.
- Responsible for Audit, Compliance & controls activity.
- Regulatory procedures & compliance know how.

CERTIFICATIONS

- Post Graduate Diploma in Banking, Manipal Academy Bangalore 2016-17

INTERESTS:

- Sports
- Travelling

PERSONAL DETAILS

Date of Birth: May 12, 1992
Languages Known: English & Tamil
Current Location: Flat C ,2F Anurup apartment
 Vivekananda 3rd main road
 Pallikarnai Chennai 600100

Praveenkumar B J
 Date :
 Place : Chennai