

Debolina Ganguly

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DOB: 1st September, 1992

Executive Summary

Detail-oriented and investigative Financial Crime professional with 6+ years of banking experience, currently Assistant Branch Head at Bandhan Bank. Strong track record in end-to-end case investigations, transaction monitoring, SAR filing, and fraud detection. Skilled at recognizing financial crime typologies, identifying red flags, and working cross-functionally with compliance and law enforcement. Actively pursuing **CAMS certification**, to enhance domain expertise in Financial Crime Compliance management. Eager to contribute to innovative, technology-first approach to financial crime risk prevention.

Core Competencies

- Financial Crime Investigation
- SAR Filing
- Transaction Monitoring & Pattern Analysis
- KYC/CDD/EDD Compliance
- Adverse Media & Negative News Screening
- Regulatory Reporting (FIU-IND)
- Risk-Based Alert Disposition
- Fraud Detection & Typology Identification
- Law Enforcement Coordination
- Internal Controls & Dual Custodian Oversight
- QA Review & Investigation Narratives
- High-Risk Customer Monitoring

Professional Experience

Period: Dec'18 - Present

Bandhan Bank, Golpark Branch
Assistant Branch Head

Career Summary in Bandhan Bank:

- Promoted to **Manager - Assistant Branch Head** (February 2024)
- Promoted to **Manager – Customer Relationship Officer** (October 2023)
- Promoted to **Deputy Manager – Customer Relationship Officer** (October 2021)
- Re-designated as **Assistant Manager – Customer Relationship Officer** (August 2019)
- Joined as **Assistant Manager – Teller** (December 2018)

Key Responsibilities & Achievements:

Financial Crime & Transaction Monitoring

- Investigated and closed alerts using AML monitoring systems; escalated and filed **25+ SARs**, prompting internal investigations that led to the exit of 3 high-risk accounts.
- Monitored and escalated **10+ high-risk/suspicious transaction cases**, including large cash activity, rapid movement of funds, and unusual transaction patterns.
- Conducted **enhanced due diligence (EDD)** and adverse media screening for high-risk clients and flagged entities.
- Monitored accounts for activity deviations such as sudden large debits, frequent bulk cash deposits, reactivation of dormant accounts, and structured transactions.

- Identified new **fraud typologies** and worked with internal stakeholders to enhance detection and response measures.
- Ensured timely review and disposition of alerts generated from fraud and AML systems.

Internal Control & Compliance

- Approved daily transactions while ensuring adherence to AML/KYC/CDD/EDD policies and RBI regulations.
- Maintained dual custodian responsibilities over cash vaults, security stationery, and deliverables to uphold compliance and prevent internal fraud.
- Rectified internal control gaps identified during statutory and internal audits, leading to consistently high audit ratings.
- Reviewed **100+ KYC files/month** with **~98% quality accuracy**, streamlining onboarding and reducing compliance exposure.
- Documented rationale and supporting evidence for alert closures in line with internal procedures.

Regulatory & Law Enforcement Interface

- Drafted and submitted comprehensive **investigation narratives** for SARs and supported documentation for law enforcement agencies.
- Acted as a **liaison** with internal fraud teams and law enforcement for ongoing investigations.
- Responded to requests for information, consent refusals, and **LEA** documentation as per statutory obligations.

Collaboration & Advisory

- Collaborated with product, compliance, and risk teams to evaluate fraud patterns and suggest operational improvements.
- Provided **SME** input for new product/channel risk assessments and alert quality assurance reviews.

Technical Exposure

- Proficient in FIS India and Oracle FlexCube CBS, MIS analytics, MS Excel, MS Word, MS Presentation and alert review tools.

Academic Credentials

Examination	Board/University	School/College/Institute	Stream/Subjects	Year Of Passing	DGPA/Percentage
B.Tech.	MAKAUT (erstwhile WBUT)	Saroj Mohan Institute of Technology, Techno India	Electronics & Communications Engineering	2015	7.9
12 th	CBSE	Kalyani Central Model School	Science	2011	75% (Best of Five)
10 th	ICSE	Julien Day School	-	2009	66%

Training & Certification

- **CAMS** Certification – In Progress
- MDP on Customer Centricity & Consumer Behavior from **IIM Shillong**
- Executive Education Program for Banc-assurance Professionals from **SP Jain School of Global Management**
- Post-Graduate Diploma in Banking & Finance from **Bandhan School of Development Management (BSDM)**, Kolkata
- SP certification from **IRDA**