



# SARANYA ROY

## SENIOR FINCRIME PROFESSIONAL

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### OBJECTIVE

Result Oriented Banking Professional with over 5 years of experience in Banking Industry Successful Reviewing Transaction Monitoring & Sanctions Screenings for Individuals, Entities, Transactions, PEP's, Criminals and Negative News Screenings as per AUSTRAC/OFAC Regulations. Highly skilled and detail-oriented Financial Crime Specialist with extensive experience in detecting, investigating, and preventing fraudulent activities.

Also worked with Various Teams Across Different Teams Spanning Across - Loan Servicing, Loan Origination, Pre-Assessment and Mortgage Underwriting, scaling new heights of success and leaving a mark of excellence in assignments which involve analytical capabilities and professional growth; targeting next level & challenging assignments in Banking Operations, Commercial Lending, Risk & Credit Assessment with an organisation of high repute for mutual growth in BFSI domain.

### CORE COMPETENCY

- Sanctions Screenings
- Transaction Monitoring
- SWIFT Payments
- Regulatory Compliance
- Suspicious Unusual Activity Report (SUAR)
- Due Diligence & Regulatory Compliance
- Enhanced Due Diligence (EDD)
- Financial Crime Compliance (FCC)
- Combating Terrorist Financing (CTF)
- Suspicious Matter Review
- Stakeholder & Portfolio Management
- Work-Force & People Management
- Mortgage Underwriting
- Training & Team Management

### TECHNICAL SKILLS

- Net Reveal(BAE Systems),Lexis Nexus,
- i-Sight,OracleWatchlistScreening(OWS), Dow Jones, CSI Watch Dog, WordCheck.
- Microsoft,Excel,CAP,RLS,RLM,Integrity, DATACAP,PEXA,OCV.

### PROFESSIONAL SUMMARY

- Professional with over 4 Years Experience Adaptive Market Disruptions, Processes and technologies. Diligently digging Dipper into Financial Crime Compliance regime with clients across Globe. Fortuitously Started Career in Banking Operations with Mortgages, subsequently stepped into Risk Services for Sanctions Screening and Transaction Monitoring as a virtue gathered wisdom by embracing challenges in consultancy and utilizing all of it into Financial Crime Compliance (FCC).
- Skilled with SWIFT Messages, Cross Border Payments, Client On-Boarding, Transaction Monitoring, Adverse Media Reporting & Trade Based Money Laundering Activities. Case and Alert Level Management with Experience in Filing and Assisting in SAR's & CTR Fillings and Quality Analysis with feedbacks and Reviews.
- Have Experience in handling Transaction & Fraud Monitoring, CDD, EDD, Screening and worked on Applications as Word Check, Dow Jones, CSI Watch Dog, i-Sight, Net Reveal (BAE Systems) and Lexis Nexus. Also Reporting Suspicious Transactions to FIU (Financial Intelligence Units).
- An effective communicator with strong relationship management skills with the capability to relate to people at any level of business and management across the globe; possess excellent analytical and negotiation skills.
- Prudent in securing approvals for loans such as Home Loans within specified limits, and referring loan applications outside those limits to management for approval; proficiency in interfacing with applicants to obtain information for loan applications and resolve queries about the process
- Gained overall experience in new business acquisition, leveraging expertise across Banking industry; hands-on knowledge of various products specially Loans.

### ACHIEVEMENTS

- Acknowledged for being part of the "Best Team of the Year 2019" (Country Head – India)
- Been part of Remediation Project (Team offset) Spanning across 7 Months between June 2019-Apr 2020 and Analyzed over 9000 Files.
- Emerged as "Winner" in the "All Asia Bournvita Quiz Competition (BQC)" organized by Cadbury Inc.
- Bagged "Star Performer of Month Award" in below years & months:
  - 2023 – Jan & Mar
  - 2022 – Feb, Apr, Jun, Sep, Nov
  - 2021 - Mar, Jun, Jul, & Nov
  - 2020 - Feb, May, Aug, Oct & Dec
  - 2019 - May,July, Aug, Sep, Nov & Dec

### ACADEMIC DETAIL

- BSc. in Geography & Applied Statistics, from University of Madras, UNOM in 2017.
- Masters in Business Law, from NLSIU (The National Law School of India University) 2024-2026 – Weekend Master's Course.

## PERSONAL DETAILS

### HOBBIES

- Travelling
- Quizzing
- Language Learning
- Poetry

#### Language Awareness:

English, Hindi, Bengali, Spanish (Elementary)  
Mandarin (Elementary)

Present Address: Bangalore

- **Sponsored by Government of Taiwan** for '**Business Mandarin**' via Taipei World Trade Centre (TWTC) Spanning Across for a period of 6 months (June- Dec 2020) in three different Levels.

- Associated with **Samarthnam Trust for the Disabled** - Fund Raising Events.

As a Community Volunteer, I have participated in Various Campaigns and Projects for the Trust. To Name a Few

- Fundraiser for **Save Water Campaign** (2019)
- **Paper Bag Making** and Distributing to the Nearest Local Retailers (2020)
- **Audio Book Recording** for Visually Impaired Teenagers (2021)
- Fundraiser and Participant in **Walkathon for Blind Men's Cricket World Cup** Tournament (2022).

## PROFESSIONAL HIGHLIGHTS

Kenvue India Pvt. Ltd, Bangalore

### Key Result Areas as Screening Specialist- FinCrime Surveillance & Compliance (Ethics, Compliance & Legal):

Aug'24 – Till Date

- Conceptualizing and Formulating DOT Process Document (Due Diligence on Third Party Intermediaries) Project of Johnson & Johnson's & Kenvue with its Global Suppliers and Business Sponsors.
- Analyzed to determine the validity of the sanctions flags generated by the sanctions screening software (Dow Jones) and process the entries created.
- Liaising with other Global Team members to communicate screening results as and when directed.
- Escalating potential matches for further investigation and provide any initial findings of information gathered.
- Coordinated closely with the senior analysts, and legal and compliance contacts on case referrals to facilitate next-level review and assessment.
- Acted as the primary contact for the screening operations teams to enable smooth and timely performance of screening transactions and resolution of system anomalies and issues detected.
- Participated and assisted in system and process implementation and enhancements to reinforce effective and robust sanction controls led by the global sanctions and compliance team.
- Ensured consistent and effective application and implementation of controls to evidence adherence to sanctions and related global standards, policies, and procedures.
- Prepared and compiled data, updates, and records as may be required for audit, testing, inquiry, and reporting purposes.
- Managed the day-to-day activities of sanction screening review of the business submissions and requests from global offices to ensure prompt and timely settlement.
- Provided assistance and guidance to Global Business Units on the implementation of Anti-Money Laundering/Counter-Terrorism Financing (AML/CTF) Economic and Trade Sanctions (Sanctions), Anti Bribery and Anti-Corruption (ABAC) Policy and Fraud requirements.
- Investigated Adverse Media regarding existing clients, including allegations of bribery and corruption.
- Undertaken client investigations relating to suspicion of money laundering, bribery and corruption, fraud and market abuse.
- Coordinated with the approval or exiting of accounts held in the name of sanctioned persons or held by account owners who are domiciled in extended measures countries (as appropriate).

- Reviewed all Incoming and Outgoing Payments Captured in Compliance Sanctions Queue.
- Screening all Incoming and Outgoing SWIFT Messages to ensure No Entities, Individuals, Vessels, Countries, Organizations are involved in the Messages/Payments are Subject to Sanctions as per the Lists Subscribed by ANZ.
- Following up with Correspondent Banks, Internal Teams, MLRO's for the Investigations or Payments.
- Having Comprehensive understanding and hands on experience in SWIFT MX, MT & Corresponding ISO20022.
- Contacting Relationship Managers, MLRO's, Correspondent Banks for Seeking more information or details about Suspected Payments.
- Delt with Error Detection and Delivering Feedbacks to Level 1 Associates by Developing Action Plans Accordingly, also Acted as a Filter (As Level 2) to reduce the number of Escalated Cases to Level 3.
- Contacting Filter Management Team (FMT) whenever any changes are to be made in the Lists.
- Maintained the edge of Hourly Cut offs and Payment releases without Missing SLAs and Impacting Accuracy.
- Reviewed incoming/outgoing wire payment/transaction exceptions generated from government watch list alerts, including evaluating and analyzing payments/transactions to determine approval, rejection or the need for further investigation.
- Investigated Sanction queries including Client interactions in line with Match Verification Guidelines (MVG).
- Providing Weekly progress reports of alerts reviewed including those require further information and True Matches that have been Identified.
- Adhering to All Procedures and Policies as Implemented by DFAT (Department of Foreign Affairs and Trade), AUSTRAC (Australian Transaction Reports and Analysis Centre) & ETS (Economic and Trade Sanctions).
- Keeping a Close Watch on Financial Intelligence Units (FIU) across Globe such as, National Crime Agency (NCA) in UK, Financial Crimes Enforcement Network (FinCEN) in USA Department of Treasury, Suspicious Transaction Reporting Office (STRO) in Singapore.
- Engaged into Stakeholders and Internal Partners implement and maintain an effective Financial Crime Program that complies with all applicable laws, regulations and Regulatory Expectations inclusive of Bank Secrecy Act, FinCEN, AML, CTF, Global Sanctions.
- Developed An Important Nexus with MLROs and Fin Crime Leads with Periodic Meetings and Gauging the Upcoming Trends.
- Reviewed and analyzed underlying data gathered opposite to AML, Terrorism Funding, Human trafficking, and other red flags to assess whether the alert should be recommended for escalation or to be close with no further action.
- Investigate Flagged Transactions to determine if they warrant filing a Suspicious Matter Review (SMR) and report to Appropriate Authorities.
- Maintained solid understanding of DFAT & AUSTRAC guidelines as Regulatory requirements related to Transaction Monitoring & Fraud Detection.
- Developed An Important Nexus with MLROs and Fin Crime Leads with Periodic Meetings and Gauging the Upcoming Trends.
- Reviewed and Monitored alerts on accounts and transactions for potential matches to designated sanctions targets and prohibited persons lists such as DFAT, AUSTRAC, OFAC, UN, EU, etc.
- Screening all Incoming and Outgoing SWIFT messages against Sanctions list using Net Reveal filter (BAE Systems) & Oracle Watchlist Screening (OWS), within the Agreed SLA.
- Develop excellent relationships with the other Screening Locations across regions (Manila, Melbourne).
- Gathered and Garnered Market Intelligence/data to understand the nature of the Business, ownership and Group Structure of Various Financial Entities.
- Assisted in assessment of potential breaches or violations of economic sanctions and trade restrictions.
- Been a Team player and self-starter (Individual Heroism) with ability to work proactively and co-operatively with others.

- Performing Credit Assessment and Risk Analysis preceding for granting of a loan to both individual and business
- Conducting credit analysis including verifying and assessing current Financial Position, Employment History, Business Performance, Credit History, Credit Needs and ability to pay
- Analyzing financials statements of companies, and validating the details, study on the trend of the business
- Entering data and validating and assessing an application, to use the credit knowledge to make a decision regarding ability to repay the debt
- Researching customer requests by gathering all relevant information/data, ensuring all available avenues and sources of information are investigated and all research and investigation is accurately recorded including supporting evidence and documentation
- Undertaking administrative functions following sound research, investigation and assessment.
- Escalate control gaps (Process Loop Holes) and Updating Incident Management Tools issues to senior management as needed.
- Conceptualizing and implementing Mid-Term Plans after conducting Need Assessment, Performance Reviews and Capacity Planning
- Working with Business and Functional Leaders and devising strategic plans to enhance operations, implementing measures in operational procedure to optimize resource, quality and process
- Delivering qualitative credit decisions for Mortgages within the risk appetite of the bank and meeting Customers' Expectations
- Executing multiple continuous improvement across knowledge initiatives, conducting trainings, driving consolidated reporting forecasting on requisite credit support
- Mapping competencies & conducting training with upskilling sessions of new joiners
- Evaluating and monitoring economic trends and recommending process improvement measures in compliance with policies
- Taking prudent credit decisions based on available information and spearheading complete functions of credit & quality
- Coordinating with Melbourne Credit Team by improving TAT with First Touch Approval rate & saving cost of re-work on applications for FTE'S
- Executing decisions on loan files and moving the files to close under the throttle process
- Conducting risk management and due diligence of documents to maintain SLA and time frames
- Working directly with Sr. Underwriter, Loan ranger, Title, Insurance, Valuation, Closing and funding teams to satisfy outstanding loan conditions in an expeditious manner
- Maintaining a working knowledge of current underwriting guidelines and providing training for newly joined and existing team members
- Analyzing credit data and financial statements to determine the degree of risk involved in extending creditor lending money, and preparing reports that include the degree of risk involved in extending credit or lending money
- Evaluating customer records and recommending payment plans based on earnings, savings data, payment history, and purchase activity
- Engaging with credit association and other business representatives to exchange credit information, completing loan applications, including credit analyses and summaries of loan requests, and submitting to loan committees for approval
- Generating financial ratios, using computer programs, to evaluate customers financial status and reviewing information on applications
- Checking applicant's references and credit rating with the credit bureau, and making a detail report of the credit file
- Reviewing and verifying the given documents including income statements, tax returns and other financial documents presented by clients and prospects to develop a borrower's profile and arrive at a credit recommendation
- Verifying the customers liability with other financial institutional (OFI), along with checking the credit history, credit score and defaults if any on the liabilities along with analyzing monthly expenses and do a detailed assessment
- Evaluating the credit history of the applicant, finding all possible financial assets belonging to the applicant and evaluating their worth as it relates to loan amount being requested and analyzing loan applications
- Passing decisions for approval or disapproval of the loan application based on the information provided by the applicant and the data they uncover during the application process
- Supervised automation projects for home loans- UAT Testing and Reporting on daily basis resulted in minimizing errors and breaches
- Dealt and complied work policies and business ethics as per the guidelines embedded by Regulatory Bodies in Australia included Australian Securities and Investments Commission (ASIC), Australian Prudential Regulation Authority (APRA), The Reserve Bank of Australia (RBA), Australian Competition and Consumer Commission (ACCC) & Australian Taxation Office (ATO)