

SUBHENDU DAS

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Midnapore, West Bengal, India

OBJECTIVE

Detailed-oriented banking professional with a strong foundation in financial processes and customer service. Proven ability to streamline operations and ensure accuracy in transaction handling, customer onboarding with a commitment to maintaining regulatory compliance and fostering positive client relationships.

EXPERIENCE

May 2023 -
July 2024

Bandhan Bank

- Reviewed and analysed customer documentation, including identification documents, business licenses and financial statements.
- Perform detailed **KYC** reviews and conducted comprehensive **customer due diligence (CDD)** investigations on new and existing clients to assess potential risks and ensure compliance with **AML** regulations.
- Performed background checks using various databases and screening tools to verify customer information and sanctioned individuals and entities.
- Conducted thorough analysis of **transactional activity** to identify and mitigate **suspicious activities**, resulting in 50% reduction in reported incidents.
- Collaborated effectively with diverse teams to resolve **KYC** related issues and obtain missing or additional information.

SKILLS

- Written and Verbal Communication
- Attention to Detail
- Problem-Solving
- Adaptability
- Multitasking
- Pro-active
- Team Collaboration
- Customer Service

EDUCATION

2018	Vidyasagar University Bachelor of Arts
2014	WBCHSE Higher Secondary
2012	WBBSE Secondary

CERTIFICATION

- **Diploma in Computer Application**

- Introduction to Computer Fundamentals and Operating Systems.
- Office Automation Tools: MS Word, Excel and PowerPoint.
- Basics of Database Management Systems
- Internet Fundamentals and Email Communication.

- **Post-Graduate Certificate in Retail Banking**

- Studied fundamental principles of **banking operations** and **customer services** to understand customer needs and banking products.
- Learned techniques for **customer due diligence (CDD)** and **anti-money laundering (AML)** procedures relevant to retail banking.
- Gained knowledge of **regulatory compliance** and **risk management**.
- Explored data management and documentation processes essential for **Know Your Customer (KYC)** compliance.
- Trained on the use of banking software and tools to streamline **customer identification** and **transaction monitoring** processes.

- **Foundation in AML and KYC**

- Understanding **Anti-Money Laundering (AML)** regulations and compliance standards.
- Fundamentals of **Know Your Customer (KYC)** policies and procedures.
- Techniques for **customer identification and verification**.
- Detecting and reporting **suspicious activities and transactions**.
- Overview of global **AML** and **KYC** frameworks and regulatory bodies(e.g. **FATF, FinCEN, EU Directives**).
- **Risk Assessment** and Management in **KYC** and **AML** processes.
- Role of **KYC** and **AML** analysts in safeguarding financial institutions against **fraud** and **money laundering**.

LANGUAGES

- Bengali
- English
- Hindi