BIDYA JYOTI PALAI

Kolkata, West Bengal
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Objective

Banking professional with 2 years of experience in client relationship management and regulatory compliance at ICICI Bank. Hands-on experience using core banking systems such as Finacle, CRM, and Genesis to manage customer data, identify discrepancies, and ensure operational accuracy. Seeking to transition into an AML/KYC Analyst role to apply compliance knowledge and contribute to financial crime prevention initiatives.

Experience

ICICI BANK LTD. Sep 2023-Present

E-Relationship Manager | Deputy Manager II

- Acted as a single point of contact for a portfolio of high-value clients, ensuring regulatory compliance during client servicing and transaction handling.
- Providing solutions to the customers regarding their queries related to financial transactions, validating customer documentation (ID proof, address proof, PAN, etc.) in accordance with RBI and internal bank compliance policies.
- Providing financial advisory for various products offered by Banks.
- Maintained customer profiles, and transactional behavior in core systems like Finacle, CRM, and Genesis for accurate client monitoring and reporting.
- Collaborated with compliance and operations teams for timely resolution of KYC-related issues and audits.

Bennett Coleman & Company Ltd - Intern (2 Months)

- To find out and understand the potential customer need
- Use correct approach and strategy to outgrow business
- Generate new leads and to convert the competing brand customers
- Managing the database of a given area

K Raheja Corp (Shoppers Stop) – Intern (1 Month)

- Managing at floor by merchandising presentation
- Convince and converting customer

Education

Eastern Institute for Integrated Learning in Management, Kolkata 2021-2023
Master of Business Administration
1st class

The Bhawanipur Education Society College 2015-2018
Bachelor of Commerce
2nd class

St. Joseph & Mary's School 2014-2015
ISC
1st class

St. Joseph & Mary's School 2012-2013
ICSE
1st class

Skills

- Microsoft Office ~ Excel, Word, PowerPoint, Outlook, Power-Bi
- Infosys Finacle
- Genesys Software CRM
- Tally Erp 9

Interests

- Listening to music
- Cooking

Languages

- English
- Hindi
- Bengali

Certifications

- NISM VA – MUTUAL FUND DISTRIBUTION CERTIFICATIONS
- AML KYC (NISM)
- TALLY FINANCIAL ACCOUNTING
- IRDA CERTIFIED

Awards & Achievements

- Winner in essay writing for CSR Magazines
- 2nd runner up in Inter Science Competition
- Got recognition in Bangalore Zone for Personal Loan Disbursement
- Awarded as winner for Business Plan competition in EIILM