Sourab Hossain

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PROFILE SUMMARY

Experienced Deputy Manager with deep expertise in KYC, AML, transaction monitoring, fraud prevention, and regulatory compliance. Proven ability to lead end-to-end client onboarding, manage EDD and ODD, conduct due diligence, and ensure full adherence to RBI, PMLA, and FATF guidelines. Skilled in drafting SAR/STR/CTR reports and mitigating financial crime risks.

PROFESSIONAL EXPERIENCE

ICICI BANK LTD
Deputy Manager (Feb'24 To Present)
Retail Banking Operations

Key Responsibilities:
- Led end-to-end KYC and client onboarding, including Customer Identification Program (CIP), periodic reviews, and Enhanced Due Diligence (EDD).
- Assessed client risk profiles using jurisdictional, transactional, and business activity risk factors for appropriate due diligence.
- Reviewed and validated KYC documentation for completeness and compliance, consistently achieving >99% audit scores.
- Drafted, validated, and escalated critical due diligence responses and questionnaires for high-risk business entities.
- Maintained updated policy, product, and service documentation for compliance teams and stakeholders.
- Streamlined KYC workflows, reducing turnaround time by 25% while maintaining compliance integrity.
- Conducted ongoing transaction monitoring for HNIs and corporate clients using Finacle, flagging and escalating suspicious activities.
- Performed daily audits of financial transactions and submitted compliance reports to senior management.
- Ensured zero regulatory penalties by aligning operations with RBI mandates, FATF recommendations, and internal AML policies.

Core Skills:
- **Compliance & Risk Management:** KYC/CDD/EDD protocols, and RBI/SEBI regulatory requirements.
- **Regulatory Reporting:** Proficient in drafting compliance reports, risk assessments,
- **Fraud Analytics:** Skilled in leveraging transaction monitoring tool Finacle to detect anomalies and mitigate financial crimes.
- **Consumer Banking Regulations:** In-depth knowledge of PMLA, equivalents, and consumer lending lifecycle compliance.
- **Stakeholder Collaboration:** Strong communicator with experience liaising with internal auditors, regulatory bodies, and cross-functional teams.

TRIEDGE.IN
Role- **Project Intern** (Oct'22 To Jan'23)
Key Responsibilities:
- Optimized lead filtering efficiency by 40% through SQL-driven data sourcing and preprocessing of 500+ job leads.
- Streamlined cloud server data storage for cross-departmental analytics access.

EDUCATION

PGDB–Banking & Finance	Manipal University, Bangalore Manipal Academy of Higher Education, CGPA-9.05	2023-24
B.A(H)-Economics	Aliah University, Calcutta, CGPA-8.18	2020-23
12th Board	Raghunathganj High School, WBCHSE, 78.80%	2020
10th Board	Jawahar Navodaya Vidyalaya, Murshidabad, CBSE, 62.40%	2018

KNOWLEDGE PROFICIENCY

1. **SAR/STR/CTR Reporting:** Proficient in drafting Suspicious Activity Reports (SAR), Suspicious Transaction Reports (STR), and Currency Transaction Reports (CTR) within regulatory timelines. Skilled at compiling supporting documentation, analyzing transactional anomalies, and collaborating with compliance and FIU units.
2. **AML & KYC Policies:** Strong understanding of AML frameworks, CIP, CDD, EDD, Ongoing Due Diligence, and transaction monitoring tools (Finacle, SAS, Actimize).
3. **Audit & Compliance:** Familiar with RBI circulars, FATF standards, SEBI guidelines, and implementing a risk-based approach.

PROFESSIONAL CERTIFICATIONS

1. Enhancing Financial Inclusion with a Risk-Based Approach — ACAMS
2. National Institute of Securities Market (NISM) VA.
3. Excel: Mother of Business Intelligence | Codebasics (Jan 2024)
4. Data Visualization in Excel | Udemy (Apr 2022)
5. Advanced Excel Formulas | Udemy (Feb 2022)

PROJECTS

- **Home Loan Default Risk Analysis | JP Morgan Chase & Co**.
  With help of AI & logistic regression model (Python) to predict loan default risks, achieving 85% accuracy and reducing false positives by 20%.

- **Healthcare Access & Income Correlation Study | Aliah University (Team Lead)**
  Analyzed 30+ socioeconomic datasets using Python (pandas, Matplotlib) to correlate income levels with healthcare access.
  Visualized insights via interactive dashboards, influencing local policy recommendations.

PERSONALINFORMATION

Full Name: Md Abdul Sourab Hossain
Date of Birth:29thJanuary, 2002
Hobbies: Poetry Writing, Watching Movies, Playing Badminton & online games, Listening Music
Language: English, Bengali, Hindi