

UJJAWAL ACHARYA ROY

Personal Details

 02/12/1992

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 Kamala Appartment,
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Education

Post Graduation

Course: - PGDM (Banking & Service)
College: - Manipal University of Banking &
Finance
Year of Passing: - 2018-2019
Score: - 78%

Graduation

Course: - B.Tech. (Electronic & Communication)
College: -Dr. Sudhir Chandra Sur Degree
Engineering College
Year of Passing: - 2011-2015
Score: - 60.50%

Class XII

Course: - Science
Board Name: - WBCHSE
Year of Passing: - 2010
Score: - 60.40%

Expertise

Strong Verbal Communication
Financial Risk identification & Control
Risk
Customer Relations
AML/KYC/Transactions
monitoring
Banking Operations & Products
Sales

Language

English

Hindi

Bengali

Profile

I have rich experience in Indian banking Industry. I have been working with Axis bank for last 5 years 11 months as a branch operational stuff, familiar with KYC norms, AML guidelines, used to handle 400 customer profile I'm looking for an opportunity where I can use my expertise and grow my self and as well as the organization.

Work Experience

26th Sep
2019
–
19th Jan
2025

AXIS BANK LTD.

Deputy Manager (BRO)

- ♦ Portfolio management of 300-350 customer with Premium customer base approx. 6-8cr of valuation.
- ♦ Executing core branch operations entailing sale of third-party products to customers along with ensuring compliance to banking standards & norms.
- ♦ Performing the required KYC Screenings, documenting gathered data as required by RBI KYC procedures; effectively conducting AML /KYC formality reports on questionable accounts and transactions.
- ♦ Conducting interviews, performing background checks and screening/researching new customer.
- ♦ Analysing triggering entities for activities consistent with the nature of the business.
- ♦ Administering the teller operations, clearing transactions, branch cross-selling and other compliance related areas.

Highlights

- ♦ Conducted 1 branch audits for branch sizes ranging between INR 40 Crores to INR 50 Crores. Manage Portfolio of 250-300 customer approx. 4-6cr valuation.
- ♦ Recognized for excellence customer service for closing SR within time.
- ♦ Customer on-boarding with proper verification in aspect to Regulators.
- ♦ Administered seamless branch operation in absence of Branch Operations Head
- ♦ Acknowledge COSMOS alerts and prevent real time fraud.
- ♦ MDRT 2.0 qualified.

06th Feb
2025
–
14th July
2025

AU SMALL FINANCE BANK LTD.

Deputy Manager (RO)

- ♦ Managing branch customer portfolio, updating there KYC details time to time as per regulations.
- ♦ Customer on-boarding with proper KYC document verification.
- ♦ Providing customer service and closing SR within time, help achieving branch cross sell target.
- ♦ Conducting proper customer background verification with correct field verification report.