

PROFILE SUMMARY

Dynamic finance professional with experience at Deutsche Bank and Samriddhi Wealth, specializing in KYC due diligence, AML compliance, and back-office operations. Proven track record in managing client onboarding, performing risk assessments, and ensuring adherence to regulatory standards. Known for meeting daily targets for KYC record completion, quality, and productivity. Strong academic foundation complemented by a sincere and motivated approach to learning and contributing to organizational growth. Passionate about financial markets, risk management, and operational excellence.

WORK EXPERIENCE

<p>Deutsche Bank Bengaluru, India</p> <p>Senior Analyst September 2024-Present</p> <p>Analyst August 2022 – Present</p>	<ul style="list-style-type: none"> • Research, analyze, and evaluate required KYC information on all corporate clients (all types of entities) with ensuring the quality is maintained. • Thorough understanding of the KYC Process, including ownership structure, identification, and verification of required client documents and understanding the client policy and procedures and analyzing how to apply them while performing the due diligence. • Analyze risk rating based on assessment of customer risk profiles, including products required, country of incorporation, transaction histories, and other relevant information. • Have gathered in depth knowledge on the ownership and various types of ownership as well including SPV, Trust, Private entity, Partnerships and many more. • Review all AML/KYC Regulatory requirements for clients and analyze any transactions appearing unusual based on customer profiles. • Perform screening checks on entities and individuals against World-Check risk screening, LexisNexis, and RDC. • Responsible for EDD and CDD investigations using public and private databases, creating plausibility to mitigate AML/TF risk if identified. • Conducted due diligence on clients, ensuring adherence to AML and KYC regulations in a timely manner without delaying the process. • Client Onboarding: Managed KYC for new/existing clients verifying required documentation per regulations and monitored actual performance to plan and have made decisions to ensure business objectives and maintained. • Document Validation: Analyzed client documents for authenticity and completeness and have sourced them from their primary sources and accurately used them. • Background Checks: Utilized tools for client screenings, including media, sanctions, and PEP databases. • Stakeholder Collaboration: Worked with various stakeholders to resolve onboarding/monitoring issues and proactively following with case managers for the queries regarding client onboarding documents. • Have ability to determine the needs for escalation required for any particular matter whether to the SME or management. • Have performed KYC on various locations like London, Germany, France and USA and have thorough knowledge on the local addenda of the onboarding locations on which KYC has been performed. • Have thorough knowledge on regulatory frameworks like MIFID, Dodd Frank and PREIRS where have knowledge regarding various FATCA forms. • Have performed tasks apart from BAU like reconciling the breaks where data is not similar in downstream and daily used application for giving the products for trade purpose. • Have performed other various checks like maintaining the data for loans where used to check if loan is given for that particular Investment Manager and after checking the details if the product is not given then after doing basic checks used to assign the case to other makers for completing the same. • Have also done Periodic Review and New Product Extension for Investment Managers and also onboarded client in Agent capacity as well.
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Back Office Analyst Samriddhi Wealth Kolkata, India February 2021 – August 2022	<ul style="list-style-type: none"> • Dealt with National Stock Exchange operations like buying and selling of funds and reporting and back office activities. • Provided financial, tax, and SIP planning services to customers Dealt with all types of mutual fund products and reviewed their performance. • Opened accounts for individuals and companies via NSE or other MF Distributor Channels. • Performed KYC Checks for all customers (individual and entities) through various ID copies for verification purposes.
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SIGNIFICANT ACCOMPLISHMENTS:

- Achieved daily targets for KYC record completion, quality, productivity, and customer service consistently.
- Became a "Green Light Maker" at Deutsche Bank, demonstrating a strong understanding of KYC IDD requirements and contributing to quality control.
- Successfully performed KYC checks for all customers (individuals and entities) at Samriddhi Wealth, ensuring compliance.
- Managed and reviewed various mutual fund products, providing financial and tax planning services to customers.

TECHNICAL AND FUNCTIONAL SKILLS

CERTIFICATIONS

- Having through knowledge and experience of KYC Process, AML Regulations and Sanctions for corporate clients of more than 3 years.
- Due Diligence, Risk Assessment, Customer Onboarding, Enhanced due diligence and Client due diligence.
- Screening Checks (World-Check, LexisNexis, RDC),
- Highly motivated to deliver results to the right standards and targets.
- Back-Office Operations.
- National Stock Exchange Operations,
- Mutual Fund Products.
- Ability to work independently and also to lead team in times of need.
- Driven and enthusiastic with a “can do” attitude and have excellent analytical skills and the ability to work efficiently and accurately under pressure.
- Have ability to adapt to change in times of need along with problem solving mindset and working efficiently with team mates.

- NPE Checker Certified
- Green Light Maker

EDUCATION

Education	University/School
10 th Standard	Gyan Bharati Vidyalaya, WBBSE
12 th Standard	Gyan Bharati Balika Vidyalaya, WBCHSE
BCOM Hons	Maharani Kasiswari College, University of Calcutta