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Sanjib Karmakar

Address: Kolkata, West Bengal

SUMMARY

7+ years of experience as Banking Analyst and highly skilled in banking rules and dispute resolution with knowledge in MasterCard and Visa rules and charge back reason codes. Also conducted customer due diligence and performed high-risk reviews according to the bank KYC/AML policy and procedure. Looking forward to obtain a position in a reputed organisation and review suspicious accounts for fraudulent and illegal practices.

PROFESSIONAL EXPERIENCE

Senior KYC Analyst

Jan '21 - Mar'25

Tata Consultancy Services (TCS)

Kolkata, West Bengal

Risk assessment and validation

- Conduct customer due diligence and high-risk reviews according to the bank KYC/AML policy and procedure. Understand the firm KYC requirements when completing documentation inclusive of customer Identification Program (CIP), Customer Due Diligence (CDD) and Enhance Due Diligence (EDD).
- Handling and maintenance of confidential client documentation and experience of reviewing complex structures, PEPs and Sanctions screening.
- Experience in using approved KYC vendor sources (e.g. Concierge, Eclipse, Lexis Nexis, On demand, Kiwi, File net consumer, AML Sanction screening) to ensure that all required documentation is received and processed in a timely manner.
- Liaise and communicate with clients and compliance team in case of escalation.

Senior Chargeback Analyst

March '17 - Dec '20

Tata Consultancy Services (TCS)

Kolkata, West Bengal

Dispute resolution | Banking & Finance services

- Maintaining a smooth flow of service delivery within TAT in the region in order to provide prompt customer service and complaint resolution with Unit Manager.
- Provided process improvement idea of eliminating unnecessary flow questions and automation of flows.
- Processing charge back claims and re-submissions which consisted of analysing and validating charge back lines for 80 assigned customer accounts using Microsoft Excel and PEGA application.

Subject Matter Expert

- Conducted training sessions for 5+ new recruits as part of improving their skills per latest financial analysis standards.
- Quality Auditor for 2+ years, responsible for all aspects of the Quality Assurance process for the team.

- Assisted my manager in eliminating unnecessary flow questions which improve working efficiency by 35%.
- Performed analysis and identified loopholes to enhance quality of work of a team.

EDUCATION

Vivekananda College, Thakurpukur

2012-2015

B.COM (Calcutta University)

Kolkata, West Bengal

ADDITIONAL INFORMATION

Languages: English, Hindi & Bengali

KEY SKILLS

- Investigation
- Quality Auditor
- Leadership Support
- Project Management
- Business Development
- Risk Management
- Customer Service
- Team Handling
- Excellent Team player
- Quick learner
- Coach

TECHNICAL SKILLS

• Ms Excel • Ms Word • Power Point

CERTIFICATIONS

Diploma in Financial Accounting System (DFAS)

AWARDS & RECOGNITION

- Received the awards for the 'Best team player' and 'Star Performer' in TCS'.