

AKASH MISHRA

CONTACT

 Noida

 9026710646

 akash.mishra9335451608@gmail.com

SKILLS

- Team Management
- Leadership
- People Management
- MS Office
- High-Risk Account Reviews
- Audit and Compliance Management
- KYC Operations
- Team motivation
- Quick Learner
- Planning and Research Skill
- Positive Attitude

PERSONAL INFORMATION

- Gender: Male
- Nationality: Indian

DISCLAIMER

I, Akash Mishra AML Manager, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

LANGUAGES

English:  C2
Proficient

Detailed Manager effective at creating positive environments where employees can thrive and succeed. Reliable and aware of direct competitors and strategies. Looking for new management role where hard work and dedication will be highly valued.

EXPERIENCE

April 2024 - Current

AML Manager *HDFC BANK*, Noida, Uttar Pradesh

- Monitoring transaction of bank's clients of all the segment of the bank. -Responsible for identifying and researching the patterns, trends and anomalies in complex transactions and customer data to detect, prevent, mitigate and report suspicious activity related to money laundering, terrorist financing and structuring of funds. -Investigating the source and destination of funds to ascertain legitimacy of funds and its use, from account level investigation to customer level investigation and linked counterparts. -Implementing and maintaining appropriate KYC and enhanced due diligence compliance standards. -Conducting periodic reviews of the accounts of Special Category Customers, such as PEPs and other high-profile individuals. -Analysis of client source of wealth & net worth with regards to suitability to the Firm and also performing analysis on payment patterns & transaction history to reconcile discrepancies. -Performing Enhanced Due Diligence on customers deemed high risk, and suggested account restrictions or account closures based on risk to the organization.
- Managed team by offering support and constructive feedback to improve skills and maximise potential.
- Supervised and delegated tasks to employees to meet key productivity targets.
- Coached and mentored junior team members, regularly assessing knowledge and skills gaps and implementing corrective action.
- Maintained positive, professional working environment to optimise staff and customer satisfaction.
- Monitored staff performance, continually seeking ways to improve team delivery for optimised financial success.

September 2022 - April 2024

Process Developer *Genpact*, Noida, Uttar Pradesh

- Transaction processing according to the standard work and SOP (standing operating procedure) and prioritize transactions according to the detailed guidelines to meet SLA.
- Comprehending and responding to customer enquiries. Identify, research and seek the issue.
- Assist with other team tasks as required and plans and prioritize task and work responsibilities to achieve objectives.
- Ability to accurately interpret and compile information from a variety of source and system and ensure that Turn around time and quality of work meets and company's service standards
- Balance own work in process in support team efforts to ensure that individual team goals are met and maintain key records like working files, emails for reference and audit purpose.

- Handling daily work operations like handling cash collections from clients and maintaining the records in respective clients books.
- Preparing weekly aging reports and submitting to clients to clear the pending payments.

May 2021 - September 2022

AML Analyst Axis Bank, Noida, National Capital Territory of Delhi

- Monitoring transactions of priority clients of all the segment of the bank including resident savings account, resident current account and non-resident accounts.
- Collecting and examining financial statements and documents to assist in identifying unusual transaction patterns.
- Hands on experience on complete KYC lifecycle of client onboarding in banks including stages of initial data collection, monitoring of transaction and risk management.
- Responsible for identifying and researching the patterns, trends and anomalies in complex transactions.
- Preparing due diligence commentary that demonstrate a complex analysis and assessment of the client's transaction activities.
- Analysis of client source of wealth & net worth with regards to suitability to the Firm and also performing analysis on payment patterns & transaction history to reconcile discrepancies.

June 2019 - March 2021

Phone Banking Officer HDB Financial services, New Delhi, National Capital Territory of Delhi

- Handled inbound calls for HDFC Bank customers, answering and resolving their disputes related transaction's on their savings, currents and credit card accounts.
- Provided confidential information to the right party after properly authenticating in accordance to set policies and procedures
- Hotlisting of debit card, credit card and UPI transaction in accordance of monitoring the suspicious transaction
- Taking follow-ups on complaints after handling escalations and suggesting additional banking services like health plans and loans.
- Managed to keep an 85% score in quality and customer ratings.

EDUCATION

April 2016 - April 2018

Bachelor of Commerce Banking and Finance

Kanpur university , Kanpur