

PROFILE:

Commerce Graduate with Chartered Accountancy and Finance background, seeking a challenging position in Bank Back Office / KYC/ across Banking and Financial Services domain.

PROFESSIONAL EXPERIENCE

TRAVELBULLZ (DMC): 1 April 2024- 31 March 2025 as Senior Executive

ACCOUNTS PAYABLE

- **Timely Payment:** Ensuring timely payments to suppliers to facilitate a smooth check-in process for guests.
- **Ledger Scrutiny:** Conducting timely checks of all ledger balances in the supplier's account to promptly identify payments made for bookings that are subsequently canceled.
- **Bank Reconciliation:** Reviewing payments against the bank statement to identify any reversed transactions.
- **Vendor Payments:** Consistently tracking monthly utility bills and rent payments to ensure the smooth operation of the organization.

HDFC Bank : *Jan 2016- December 2019* as Deputy Manager:

KYC CONCURRENT AUDIT

- **Team Leadership:** I efficiently handled a team of professionals, providing guidance and support to ensure their productivity and overall success.
- **Building Relationships:** I established and maintained positive relationships with branch staff, enabling seamless cooperation and collaboration.
- **Effective Communication:** I utilized strong verbal and written communication skills to clearly articulate audit findings, recommendations and KYC audit alerts to the relevant branches promoting adherence to the Banks's Internal KYC policy.
- **Analytical Skills:** In order to develop and effective audit methodology, I utilized my analytical skills to identify potential non- compliance issues in newly opened customer accounts.
- **Problem Solving:** I proactively identified suspicious accounts that were non-KYC compliant and promptly raised audit alerts to the branches. This required a keen eye for detail, critical thinking, and the ability to apply sound judgment to resolve complex issues.

BRANCH TELLER

- Conducting dozens of Banks' **routine transactions** within time limits and established guidelines.
- **Assessing Customer needs** and introduce new products and services.
- Making Sales referrals, suggest alternate channels and **cross-sell products and services**.

ACHIEVEMENT

- Within six months of working as Teller, I achieved my Sales Target in all the products while handling routine cash transactions to bag **Star Service Excellence Award**.

WIPRO LTD. - May 2013 – July 2014 as Senior Officer:

Partnering with Alcatel-Lucent to ensure effective operations with requisite compliance and controls

- **Collaborative Partnership:** I developed a strong partnership with Alcatel-Lucent, fostering effective collaboration to achieve common objectives. By actively engaging in discussions, understanding their needs, and demonstrating flexibility, I established a productive working relationship.
- **Effective Communication:** I maintained regular communication with various stakeholders, including Alcatel-Lucent and internal teams. I utilized strong verbal and written communication skills to convey information accurately, ensuring transparency and clarity in our interactions.
- **Attention to Detail:** In performing self-amortization entries on a monthly basis for East Africa, preparing current account reconciliations, passing manual revaluation entries, and extracting data from SAP SBO 2007 for balance sheet preparation and reconciliation, I consistently demonstrated meticulous attention to detail.
- **Analytical Skills:** Performing forex revaluation on a monthly basis required me to employ analytical skills to assess foreign exchange fluctuations and their impact on financial statements.
- **Reporting and Documentation:** In preparing the monthly Inter-Unit report for Alcatel-Lucent, I compiled and organized relevant financial information effectively. Through meticulous documentation, I provided a clear and comprehensive overview of financial performance, facilitating informed decision-making processes.

SUSHILRENU & CO. CHARTERED ACCOUNTANTS : September 2007 – March 2011 as Article Assistant

- Perform Company audits, Stock audits, Prepare Income Tax Returns, TDS Returns, ROC filings.

SKILLS:

- MS Excel, MS Word, Flexcube software, Team Handling, Team Player

ACADEMICS :

Professional Competence Course (PCC)	2011	ICAI
B.Com	2007	Delhi University
12 th (CBSE)	2003	Kerala School

CERTIFICATIONS:

KYC AML and JAIIB Examination.	2016	IIBF
--------------------------------	------	------

LANGUAGES:

English, Hindi, Malayalam

RIYA K S

DATE:

