

**SHUBHANGI KAROLIA**

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FINANCIAL INTELLIGENCE | DATA ANALYTICS | TRANSACTION MONITORING | SUSPICIOUS ACTIVITY REPORT | KYC | QUALITY CONTROL

**PROFILE SYNOPSIS**

Experienced banker with expertise in AML, KYC, Customer Due Diligence, Fraud Detection, Transaction Monitoring with Good interpersonal Skills to interact with customers and deliver service and business outcomes. I have a familiarity with client profiles and maintain airtight regulatory compliance standards. Looking for an opportunity to expand my career in a multifaceted environment of client KYC/AML processes, compliance and operation analysis of your company.

**SKILL SET**

- Team Leading
- Data Analytics
- Critical and logical Thinking
- Client Experience Management
- VBA, Data Analysis in Excel
- Enhanced Due Diligence
- AML/KYC Regulations
- Digital Acumen
- Retail Banking
- Transaction Monitoring
- Customer Due Diligence

**CAREER OVERVIEW****Service Delivery Manager (Deputy Manager)**

March'2024 to June'2025

**Indusind Bank Limited, Delhi**

- Managed daily reporting and mentorship tasks, including tracking progress and guiding team members to achieve Customer Service Management-Ensuring high quality customer service by addressing inquiries, resolving issues, and providing financial advice
- conducting Customer Due Diligence and risk assessment of customers to detect suspicious transactions. Served as a vital link between customer and bank, facilitating effective communication and promoting cohesive work environment.
- Compliance And Risk Management- Ensured adherence to banking and RBI regulations along with internal policies, conducted audits, and implemented risk management procedure.
- Managed day-to-day branch operations, including cash handling, vault management and security protocols.
- Sales And Business Development- Maintaining strong relationships with customers along with cross selling of products according to their needs.
- Financial Reporting and Analysis- Reviewing financial growth of the branch and preparing transaction reports and providing insights for operational improvement.
- Technology Utilization- utilizing banking software (Finacle) to optimize operations, improve customer service and ensure data accuracy.
- Conducted Real - time Monitoring of customer transactions to detect potential money laundering, fraud and other suspicious activities

**Relationship Manager (Deputy Manager)**

Oct '2023 - March'2024

**Yes Bank Ltd, Delhi**

- Customer onboarding along with maintaining regulation and compliance according to RBI guidelines customer (KYC) due diligence processes.
- Constant follow up on referrals and queries.
- Sourcing of customer data from various banking CRM tools and supporting banking client requirements relating to range of products and services.
- Analyzing customer's feedback, objection handling and working on it for better net promoter score. Incremental in book value, acquisition and retention of customers and cross selling of products.
- Building Relationship with the help of customer relationship management tools (constant contractability). Providing services to customers along with deriving business outcomes and getting recognition for delivering against the targets.
- Analyzing portfolio (win back of customers, monitoring depletory and gainers of the portfolio), navigating system.

ACADEMIC

**B-Post Graduate Diploma in Banking**

Manipal Academy of Higher Education, Bangalore

Dec'2022 to Dec'2023

**Master's in commerce**

Indira Gandhi National Open University, Delhi

Sept'2019 to Sept'2021

**Bachelor's In Business Administration (Hons)**

Bundelkhand University, Jhansi

Aug'2016 to Aug'2019

CERTIFICATES AND ACHIEVEMENTS

- Certificate of merit- Highest Percentage in Graduation
- Star Of the Month (Twice) – For Excellence in Academics, Grooming & Overall Performance in Post Graduation Diploma in Banking
- Program Leader in Cultural Activities-Teamwork and Leadership Skills

COURSES

- Financial Crime: Processes & Technology -Masterclass, Udemy
- JP Morgan Chase & Co. Excel Skills Job, Forage
- Ms Excel, Simplilearn

