

Professional Summary

Results-driven **KYC Onboarding Manager** with over 6+ years of experience in managing **client onboarding** processes for **institutional clients**. Expertise in **ensuring regulatory compliance, Transaction Monitoring, AML/KYC due diligence, and Sanction Screening**. Skilled in **automating processes, mitigating risks** while maintaining high standards of accuracy and service delivery. Adept at collaborating with **global teams** across multiple jurisdictions to meet the demands of the financial services industry.

Experience

ICICI Bank Limited (Delhi)

Manager -- Treasury and Securities Services Group (Operations)

Oct'23 – Sep'24

- Led day-to-day **wholesale onboarding initiatives**, overseeing **KYC processing, quality checks, reporting, trading, and issue resolution** for clients, ensuring regulatory compliance and company's internal policies.
- Reviewed and verified **KYC/CDD documentation** for various entities (corporates, financial institutions, trusts, partnerships, LLCs, banks and other stakeholders) in alignment with jurisdictional and **regulatory policies**.
- Collaborated closely with **clients and front-office teams** to gather necessary **customer due diligence** evidence and ensure seamless onboarding in line with internal **KYC policies**.
- Worked closely with operations teams and stakeholders to ensure quality standards are maintained across all compliance workflows, including risks related to **Sanctions, AML, and KYC. Review alerts/cases** processed by the team, identify gaps, and maintain a high standard to mitigate risks to the business.
- Participated in **AML screening** projects and initiatives to improve **transaction monitoring** efficiency (Fraud/Non-Fraud, sanctions checks, SAR).
- Ensure that all **KYC procedures** are compliant with local, national, and international regulations, including **AML, FATF**, and other applicable laws.
- **Conducted assessments on alerts, cases, and escalations** processed by Operations teams, ensuring supporting documentation, narratives, and compliance decisions meet regulatory and internal standards.
- Identified and implemented **process improvements and automation solutions**, reducing **turnaround times (TAT)** and enhancing the **client experience** while ensuring strict regulatory compliance.
- Worked with **internal/external auditors** to provide **detailed walkthroughs of client onboarding processes** and ensure transparency and compliance.

ICICI Bank Limited (Mumbai HQ)

Deputy Manager II -- Treasury Control and Services Group (Operations)

Nov'18 - Oct'23

- Assisted **Front Office (Markets Group/Global Trading Desks)** in maintaining **regulatory compliance** while onboarding **International Banking Group (IBG)** and domestic clients for **Foreign Exchange (FX) and Derivatives**.
- Collaborated with **APAC/EMEA** regions to provide **24/7 onboarding support**, ensuring timely client onboarding in line with regulatory requirements across different jurisdictions.
- Liaised with **Legal, Compliance, Tax, Risk, Operations**, and other teams to resolve discrepancies in **treasury documents** such as **ISDA, CSA, FCA** and other agreements.
- Managed and resolved **risk escalations**, ensuring smooth processing of trades, settlements, and reconciliations.
- **Documented and reported findings** from **KYC reviews**, maintaining accurate and secure **client records** in compliance with both internal and external **audit requirements**.
- Prepared **MIS and reports** to analyze customer data from **AML/KYC** perspectives.

- Led initiatives to improve **regulatory** and **operational performance**, consistently meeting deadlines and achieving high levels of service delivery.
- Managed data for **treasury employees**, including **job rotations**, **approvals**, **mandatory leaves**, and new onboarding members, ensuring smooth operational flow.
- **Managed checklist** items, error logs, daily reports, CG reporting, ALCO note submissions, RBI indents, etc.
- Designed and implemented **Treasury Dashboard** using **macros** and **robotic process automation (RPA)**, reducing overall **turnaround time** by **50%**.
- Ensured **SOX compliance** by strictly adhering to **internal guidelines**, regulatory requirements, and product/process standards.

Projects and Achievements

- **Treasury Achievement and Recognition Award (TARA)**: Awarded **one star** for designing and restructuring **treasury compliance reports**, reducing overall **processing time** by **90%** (from several hours to 30 minutes).
- **TARA**: Awarded **two stars** for the “**Decongestion**” project, which reduced **physical documents**, **checks**, and **processing time** by **80%** (from several hours to 45 minutes).
- **Certificate of Excellence**: Recognized for conducting **user acceptance tests (UAT)** and assisting in the **migration to Murex version 3.24 to 3.43** during the pandemic.
- Launched **Treasury Dashboard** and **Tracker Dashboard** using **macros** and **robotic process automation (RPA)**, increasing **customer convenience** and reducing **bank costs**.
- Implemented **Easy Sign System**, enabling **digital signatures** and **online stamp duty payments**, resulting in a **40% increase in sales** during the pandemic.
- Introduced an **AI-powered Chatbot** to assist **Front Office**, **Dealers**, and **cross-functional teams** with related queries, **reducing turnaround time** and **follow-ups** by **50%**.
- **Re-designed** the **Corporate Internet Banking (CIB)** platform based on **stakeholder** feedback, leading to significant improvements in **quality** and **user experience**.
- Successfully **onboarded 10,000+ clients** by implementing a robotics process automation (**RPA**) system, reducing **turnaround time** from **1 day to 5 hours**, and increasing overall **sales by 30%**.

Education

Post Graduate Diploma in Banking & Finance (PGDBF)

2018 | CGPA: 7.26

Manipal Academy of Higher Education, Bengaluru

Master of Science

2016 | CGPA: 7.0

Banasthali Vidyapith, Jaipur

Certification

Certified Anti-Money Laundering Specialist (CAMS) – In Progress