

Surabhi Roy

 surabhiroy564@gmail.com  +91 7348360263  linkedin.com/in/surabhiroy

Profile

Banking professional with expertise in KYC/AML processes, client due diligence, and regulatory compliance. Skilled in client onboarding, documentation review, and risk assessment, with additional experience in wealth management and relationship banking.

Skills

- KYC, AML, CDD & EDD processes
- Client onboarding & documentation review
- Transaction monitoring
- Wealth management & client advisory
- PEP & sanctions screening
- Risk assessment & compliance reporting
- Regulatory adherence (RBI, SEBI)

Professional Experience

Senior Wealth Manager, Nuvama Wealth Management Company Ltd 09/2024 – Present
Delhi

- Onboarding and profiled high-net-worth clients, ensuring all KYC documentation and compliance requirements were fulfilled prior to account activation.
- Collaborating with compliance teams to conduct CDD/EDD reviews and validate investment suitability as per regulatory standards.
- Developing customized financial plans, incorporating risk profiling and regulatory considerations.
- Monitored client accounts for suspicious activities and escalated cases in alignment with AML policies.
- Supporting audit and compliance checks by maintaining accurate and up-to-date client documentation.

Relationship Officer, City Union Bank 05/2019 – 09/2024
Delhi

- Conducted client profile reviews and ensured compliance with RBI and internal policy standards.
- Managed KYC, AML, CDD, and EDD processes including PEP & sanctions screening, transaction monitoring, and risk assessment.
- Maintained and updated KYC records, ensuring timely renewals and adherence to policy requirements.
- Assisted in the preparation of compliance and audit reports, highlighting identified risks and discrepancies.
- Responded to customer queries related to account opening, documentation, and compliance requirements.
- Monitored accounts for unusual activity, escalating red flags to compliance teams.

Education

MBA - Banking & Finance, NMIMS University 2021 – 2024
Mumbai

Bachelor of Commerce (B.Com), University of Lucknow 2014 – 2017
Lucknow