

Professional Summary

Result-driven professional with extensive experience in Team handling and management with special attention to Performance Metrics viz. KPI, KCI, Quality; AML; KYC; Compliance; Sanctions; Transaction Monitoring; Fraud detection; Fin.Crime; Risk Management; Audits; Regulatory Governance; Breach Management and Process improvement initiatives. Skilled in Stakeholder management, team leadership, and cross-functional collaboration, and consistently leading process improvement ideas to achieve operational excellence and maintain a client-centric approach.

Skills

- Leadership and management.
- Team Performance.
- Coaching and Mentoring team.
- Constructive & Open Feedback sharing with team.
- Conflict Management.
- Excellent Stakeholder management.
- Strong Interpersonal skills.
- Data Governance.
- Compliance adherence.
- Control Monitoring.
- Proficient across multiple jurisdictions- US, UK, France, APAC, UAE, Egypt, Oman, Kuwait, Bahrain, Qatar.
- Strong Subject Matter Expertise.
- AML.
- KYC.
- Customer Due Diligence, and Enhanced Due Diligence.
- Anti Bribery & Corruption.
- Sanctions, Financial Crime Compliance.
- Counter Terrorist Financing.
- Transaction Monitoring.
- Fraud Detection.
- SAR and Report Writing.
- Reviewing, Identifying, Investigating Red Flags in Fin.Crime, Fraud, Money Laundering
- Customer Exit Management/ Off-boarding.
- Client engagement.
- Root Cause Analysis.
- Critical acumen.
- Process improvement initiatives.
- Operations management.
- Risk Appetite.
- 3-lines of defence.
- Regulatory compliance.
- New Client Onboarding Process (E-to-E) and Client Refresh/Periodic Renewal for existing clients (E-to-E).
- KPI, KRI, KCI.
- Audits.
- Quality control review.
- US Patriot, BSA, FCA.
- FinCen, OFAC, Finra.
- Central Bank regulations.
- Client Outreach.
- Account maintenance.
- FATCA, CRS.
- Trade License.
- Escalation matrix.
- Complex Ownership
- Politically exposed person (PEP)
- State Owned Entities (SOE)
- Risk Summary Statement.
- Trade Sheet analysis.
- Account Activity review in cases of AML
- TICPI Score.
- Wolf Monitoring.
- Lexis Nexis.
- Payment screening.
- Exposure to Multiple Client types- Multinationals, Corporates, FIGs, NBFIs, Escrow, Joint Venture, Supranationals, Non Profit Organizations, Correspondent Banking, Govt and Oil sectors.
- Proficient in MS-Office, JIRA, Helios
- Presentation skills.
- Time Management.
- Proactive.
- Self motivated.
- Resilient.
- Multitasking.
- Work under pressure.
- Meeting stringent deadlines.
- Operational excellence (OPEX)
- Customer satisfaction oriented.

Work history

Manager, Chief Control Office, Jun 2024-May 2025, HSBC (EDP) India Private Limited

- Handled Data Governance via regular audits over Control Monitoring viz. Design and Operational effectiveness.
- Prepared Governance, Risk, and Compliance (GRC) packs and review 'Issues and Actions' for risk appetite maintenance.
- Liaised with respective stakeholders(business units) to unravel the root cause of the control failures.
- Monitor if KCIs are correctly mapped in respective businesses, and identify Data Quality issues.
- Perform Sample Quality Checks on controls' operational and design effectiveness
- Organized Risk & Governance forums collaborating with Senior Management, to ensure effective risk mitigation strategies, enabling to keep adequate AML, Sanctions, Financial Crime Compliance, Fraud and Transaction Monitoring alerts and mitigations, and required reports and SAR in place.
- Facilitate risk advisory sessions on AML, Sanctions, Fin.Crime, Risk appetite, Compliance, operational risk, regulatory compliance, and breaches.
- Expertized in areas of exceptional stakeholder management, Team Handling, AML, Sanctions, Sanctions Exposure Questionnaire, Fraud Detection, Payment Screening, Financial Crime Compliance, Transaction Monitoring, SAR, High Risk Indicators (Red Flags), PEP, EDD, Account Activity Report, Trade Sheet analysis, Cross Border Payment alerts, Client Onboarding, Client Renewal cycle, Risk Appetite, Risk Threshold, Anti Bribery and Corruption, Tax Transparency Checks, FATCA, CRS, Trade License, FinCen, OFAC, FCA, BSA, EU, UN, Finra, Central Bank regulations, maintaining Quality scores, providing professional and efficient front-line support, meeting stringent deadlines, and operational excellence.
- Shared process improvement ideas in Ops.Model Review.
- Have reduced operational costs through comprehensive process improvement initiatives and resource management. Proficient in policies and procedures.

Achievements:-

- Rewarded by Regulatory Compliance team in H2, 2024 for clarifying maximum Regulatory Compliance queries via Riskathon.
- Achieved 1 FTE save through comprehensive process improvement initiative via a project on Operating Model Review on Info Control Risk Governance.

Senior Case Manager, Mar 2023-May 2024, HSBC Electronic Data Processing

- Handled MENAT- New to Bank and France-Periodic Renewals.
- Managed a team of 48 FTE across multiple locations, overseeing 144 KYC profiles, including sanctions, transaction monitoring, fraud detection, money laundering, payment screening, account screening, ensuring team's performance, quality and SLA compliance.
- Provided training on AML and Sanctions Compliance.
- Participated in Regulatory Audits for the team and the organization.
- Handled conflict management scenarios. Investigated & escalated HRIs viz. PEP, and Sanctions.
- Audited KYC client profiles' on behalf on team, ensuring compliance and regulatory adherence and sustaining Green quality scores for team.
- Conducted AML, Sanctions, Fin.Crime oversight identifying trends, to improve AML framework, & prepared reports related Transaction Monitoring scenarios, raised SAR. Ensured awareness & training of team members regarding AML compliance, risks & control requirements. Participated in Management Calls viz. KRI, Sanctions, Performance; in Internal & External Audits; & Exchange meetings.

Achievements:-

- Promoted to Senior Case Manager in Mena-KYC for noted performance, clientele management, interpersonal skills with stakeholders.
- Consistently appreciated from onshore team, for mannered completion of clientele files' and 'fostering a culture of customer service excellence'.
- Received AOBs and appreciation mails from onshore and higher management, and for meeting QRFT and maintaining Quality targets.
- Streamlined Process and Tool via a project improving KYC process effectiveness by sharing 2

enhancement ideas which were approved by management.

Senior KYC Analyst, Nov 2021-Feb 2023, HSBC Electronic Data Processing

- Handled MENAT- New to Bank clients.
- Handled team in manager's absence.
- Conducted CDD for Non HRI clients, and EDD for SCC and High Risk Clients.
- Escalated Fin.Crime concerns viz. Transaction Monitoring, Frauds, Money laundering.
- Audited KYC client profiles' on behalf on team, ensuring compliance and regulatory adherence and sustaining Green quality scores for team.
- Trained 8 new joiners on systems tools and process, enhancing team effectiveness and feedback.
- Multi-tasking with ability in prioritizing goals, to meet deadlines & expectations.
- Upskilled in APAC jurisdiction alongwith MENAT Onboarding clients.
- Promoted a strong compliance culture throughout by raising awareness on KYC and AML, in preventing financial crime.
- Collaborated with cross-functional teams to develop strategies for addressing regulatory requirements & expectations.
- Improved overall AML/KYC program effectiveness with dedicated attention on payment screening, trade sheet review, account activity review, fraud detection, transaction monitoring, sanctions, through regular audits & reviewed policies and procedures.

Achievements:-

- Promoted to Senior Analyst from Associate.
- Have been awarded 'Star Performer' for H1, 2021.
- Stakeholders' AOBs and appreciation mails for fostering customer service experience by meeting stringent deadlines for HNI onboarding.

KYC Associate, Aug 2018-Oct 2021, HSBC Electronic Data Processing

- Handled US- Periodic Renewal, and MENAT- New to Bank clients.
- Managed CDD for Medium, Low risk clients, & EDD for SCC, High Risk Clients.
- Performed research analysis for risk identification.
- Escalated financial crime concerns to relevant teams.
- Worked on several client types- FIs, NBFIs, MSB, TPPP, Corporate clients, Master Group Parent & Master Group Standalone, C.B, Joint Venture, SPV, Supranational, Escrow.
- Expertized in areas of exceptional stakeholder management, AML, Sanctions, Sanctions Exposure Questionnaire, Fraud Detection, Payment Screening, Financial Crime Compliance, Transaction Monitoring, SAR, High Risk Indicators (Red Flags), PEP, EDD, Account Activity Report, Trade Sheet analysis, Cross Border Payment alerts, Client Renewal cycle, Risk Appetite, Risk Threshold, Anti Bribery and Corruption, FinCen, OFAC, FCA, BSA.
- Performed research analysis for risk identification and ID & V of clients for renewal and client on-boarding, including US-PR and Mena-NB viz. Egypt, Qatar, Bahrain, Kuwait, UAE and Oman.
- Established strong relationships with key stakeholders, facilitating effective communication across departments & teams.
- Enhanced team productivity by streamlining communication & implementing efficient project management tools.

Achievements:-

- Received Stakeholders' appreciations mails for meeting customer expectation.
- Managed OPEX program for team, ensuring all GREEN report for team.
- Improved team collaboration by initiating regular coordination meetings.
- Reduced 30 minutes processing time per KYC profile across SLA via a project on Time and Motion study on KYC profiles, resulting in 3 FTE save.

Team Lead Operations, Nov 2016-Jul 2018, Concentrix Daksh India Services Pvt Ltd

- Handled team of 28 in MakeMyTrip, prioritized operational basics, constructive feedback in groups & one-on-one, ensuring SLA and PLA.
- Promoted positive work environment by fostering teamwork, open communication via Constructive and Open feedback, including best practices with team, and employee recognition initiatives..

- Ensured work-life balance for team, with planned leaves & occasional team outings.
- Prepared MI-reports for process betterment.
- Regularly monitored their performance metrics viz. CSAT, Aux (P.Aux and N.P.Aux), AHT, NPS.
- Introduced care bay for Bottom Quartile performers ensuring additional assistance allocation from Mentors, Quality Bay and Top Quartile peers, ensuring performance betterment and motivation.
- Simultaneously also tracked Attendance, Shrinkage, and closely liaised with relevant teams ensuring proper capacity planning and BCP, to meet SLA and PLA.
- Helped team with regular process knowledge updates via briefing sessions.
- Inculcated avenues to motivate team, viz performance development plan.
- Handled conflict management for and within the team.
- Audited team calls over regular quality audit feedback, to personally check onto Compliance hygiene, and shared communication training with team wherever needed.
- Arranged TNI for coaching and mentoring team.
- Liaised with Training team to arrange surprise dip-sticks on process knowledge for team, ensuring better process knowledge, accordingly reducing on quality error.
- Prepared one-on-one feedback for team for their stacks and performances inclusive of performance graphs and reports, which were further shared with higher management.

Achievement:-

- Received 'Best Quarter Performer' award in 2017 for exceptional operational excellence.

HR Generalist Lead, May 2010-July 2016, Candour Solutions

- Managed team, focussed on hiring, employee welfare, engagement & company policies compliance.
- Handled hiring of prospective candidates via prospective channels and referrals.
- Handled a team of 13 employees.
- Handled employee welfare, employee engagement and orientation programs.
- Also catered to salary related issues including payouts, salary cycle, appraisal, attendance, counselling and company policies.
- Had worked in close confidante with higher management to ensure optimum growth of the organization.

Executive Operations, Aug 2007-Feb 2008, IBM Daksh

- Handled inbound customer queries for Canada Bell Express Vu.
- Led customer service queries for technical concerns, achieving high client satisfaction ratings.
- Provided remote technical troubleshooting assistance to customers for their technical problems on TV channels, LNBs, splitters and associated devices.
- Liaised with onshore technicians and booked physical site visits where required.
- Equally handled upselling of anti-virus and computer maintenance kits to customers.

Achievement:-

- Recognized as Top RPC generator for outstanding customer service delivery.

PROJECTS

- Operating Model Review on Info Control Risk Governance (09/2004 -01/2005) _ Objective: Streamline risk governance processes.
Result: Achieved a 1FTE save through comprehensive operational review.
- Streamlining of Process and Tool (08/2023) _ Objective: Enhance operational efficiency.
Result: Improved KYC process effectiveness through two approved enhancement ideas.
- KYC Profiles UPT Exercise (05/2019-10/2019) _ Objective: Reduce processing SLA for KYC profiles.
Result: Reduced overall SLA by 30 minutes per profile, resulting in a 3FTE save.

Education

Bachelor of Arts: English, 2006 _ Ram Mohan College, Calcutta University

Masters In Arts: Linguistics, Part-I, 2008 _ Calcutta University