



## DEEPAK DHARA

### LinkedIn:

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### KEY SKILLS AND EXPERTISE

- *Enhanced Due Diligence & Customer Due Diligence on High-Risk Entities & Personals*
- *Transactions Monitoring*
- *Identification and verification of Entities (On-boarding & Refresh)*
- *Identifying complex ownership structures*
- *Adverse Media checks & Screening*
- *Effective Plausibility writing on Nature of Business, Ownership structure, Annual Turnover, Transaction analysis, Source of Funds, Source of Wealth, and Initial/Final case review outcome.*
- *Expertise in Documenting Meetings, Discussions, SOP, performance appraisals/feedbacks and many more*
- *MIS and Business Reviews – MBR/QBR*
- *Expertise in formulating and implementing Training Plans, Projects and Goals*
- *7+ years of extensive experience in managing Hiring*
- *Effective Team Management Skills (more than 10+ years of relevant exp)*
- *Driving Process Excellence*
- *Wells versed with MS Office – Word, Excel, PowerPoint, Visio*
- *Effective Collaboration Skills*

*Driven to closure, problem solving mindset, customer centric and result oriented professional targeting challenging assignments in domain of **AML/KYC, Financial Crime Risk Management and Banking Operations** with total rich experience of **14+ years** working with Top 500 fortune clients.*

**Location Preference:** Chandigarh-Tricity/Gurugram/Noida

**Shift Preference:** Day/UK/US

**Looking for:** Senior Operations Manager/Associate Director Roles

### PROFILE SUMMARY

- **Relative 10.0+ years of experience in managing AML/KYC & Financial Crime Risk Management (FCRM) domain** and teams of performing Refresh/periodic reviews/EDD & CDD for UK/US and Global Bank customers including effective plausibility writing skills on transaction analysis, discounting Adverse Media Hits, PEP screening, source of wealth, source of funds and End to End case reviews.
- Currently engaged in **leading team of 128+ FTE's** part of 4 sub processes of End to End CDD/EDD reviews like Refresh/DGA & Investigations/Enrichment and complex towers like In-Line QA, remediations ILQA and rebuttal workflows, responsible to perform Periodic Reviews including Transaction Monitoring, Screening, SOF SOW for our Bank's high-risk customers.
- Expertise in driving change in organization like – Intranet, Virtual Learnings, WAM, Return to Office, WFH etc.
- Helped many employees with their career pathing and up-skilled them to achieve positions till Manager level in their career.
- Expertise in managing large data sets and preparing dashboards, business reviews (MBR/QBR) to converse it with both internal and external stakeholders.
- Extensive experience in Hiring with effective collaboration with different support functions
- Achievements:
  - Value Award (eClerx) – Received appreciation in 3<sup>rd</sup> month of joining for showcasing excellent rapport building and collaboration skills
  - Process Excellence Award for reducing Operation Losses by 60% and saved \$23,000 USD
  - Received multiple awards for driving Return to Office (RTO), employee's interest through effective people engagement, diversity, and Inclusion at workplace.
  - 5 Silver Awards between 2014 to 2016 for best VOC, excellent people management and team engagement
  - Multiple appreciations for showing excellent collaboration with other support functions like Talent Acquisition, HR, Transition, Training and Development team to utilize for employee's growth, career pathing, job rotation and retention.

## ORGANIZATIONAL EXPERIENCE

### eClerx India Pvt Ltd, Chandigarh

Process Manager

Experience: Dec' 2023 - till now

#### Current – Key Result Areas:

- Maintain client **Bank of America with the count of 787 FTE process** in Financial Crime Management n Chandigarh location with team size of 128+ FTE's along with 10+ team Associate Process Managers distributed across different Line of Businesses, responsible to complete 120,000+ periodic reviews along with self-sourcing/DGA/Enrichment/Screening/TM/SOW SOF/ and In-line Quality assurance.
- Currently engaged in managing 4 different sub processes of End to End Review including one of the complex towers – **In-Line QA** who acts as a final line of QC to ensure refresh review is correctly performed as per CDD/EDD requirements and recommend remediations as required.
- Closely work with team of SME's who manages critical workflows like remediations, rebuttals from enrichment team and final audits (client) responses to ensure minimal acceptances of errors. Review policies and procedures, regulatory compliance training for compliance with applicable laws and regulations
- Assist in development and administering training initiatives with the help of **KYC practice team to up-skill users**.
- **SLA Management** – Regular check on SLA to help team managers drive productivity and quality to meet agreed SLA scores with effective forecasting skills.
- Manage staffing effectively and ensure no billing loss through effective leave and shrinkage planning.
- Closely work with Site Lead and support teams (Talent Acquisitions/HR/BGC team) to **meet hiring demands** of Analyst to Associate Process Manager roles and ensure timely on-boarding to ensure meet billing requirements.
- Prepare dashboards, reports, and business reviews to be converse it with respective stakeholders.
- Develop scorecards and rating systems to align with internal and client expectations
- Maintain accurate, organized, and current compliance records and documentation in a manner consistent
- **Plan and implement governance model** on different basic operations hygiene like Login/Logout Report/Shift adherence/WFH/Shrinkage percentage/BCP testing's/mandatory compliance trainings/performance feedbacks and appraisals.
- Design and form People/CSR Committees within the team and motivate them to continuously run **people engagement, CSR, diversity, and inclusion activities at workplace**.
- **Succession Planning** – Continuously exercise with the team managers and site lead to identify critical resources/roles, assess talent, prepare development plans, and create a pipeline to identify backs to minimize risk of in continuity in leadership and minimal disruption in organization stability.

## PREVIOUS EXPERIENCE & ROLES

### GENPACT India, Gurugram

(Jun'10 to Dec' 23)

Operations Manager

Experience: 13.6 years

#### Growth Path

- Operations Manager (Oct' 21 – Dec'23)
- Assistant Manager (FLM) (Dec' 16 – Nov' 21)
- Management Trainee (TL) (Aug' 14 - Nov' 16)
- Process Developer (SME) (Jun' 12 – Jul' 14)
- Process Associate (Jun' 10 – May' 12)

#### Previous Roles & Engagements

- **Operations Manager (2021 to 2023), EDD & CDD Team, UK Bank:** Managed AML/KYC process comprising team of Makers and Checkers, **65 FTE** who were responsible to perform EDD & CDD reviews on bank's high-risk customers.

- **Assistant Manager (2018 to 2020) Credit Risk Team, US Bank:** Managed Commercial Credit and Lease Financing team consisting **28 members of experienced Business Analyst, SMEs, and TL**. This team was engaged to perform Credit review KYC checks and in writing plausibility statements on customer Nature of Business, ownership structure, registration and formation, SOF & SOW etc. Helped client to make effective decision to approve commercial credit and lease finance requests.
- **Assistant Manager (2016 to 2018), On-boarding KYC & Payment Operations, Canada Bank:** As FLM, managed largest team size of **48 FTE** for Mortgage Property Tax Department Team who was responsible to perform On-boarding KYC and initiate auto-deduction of property tax from customer mortgage accounts and ensures timely payments to Municipalities on or before due dates. Business of Payment Operations with transaction analysis and Call support (B2B & B2C) on both Inbound and Outbound calls was effectively managed.
- **Management Trainee, Team Lead (2014 to 2016), On-boarding KYC & Fraud Investigation team, US Bank:** As a SME & Team Leader of Onboarding, Fraud & Investigation Team of **20 FTE** where we were responsible to source, identify and verify customer required documents to on-board. Also, managed process of fraud and investigation team to assist customers who may have been victim of fraud, such as handling disputes or reimbursing fund if needed, while also educating customs about safe banking practices.
- **Analyst & SME (2010 to 2014) Wealth, Brokerage & Retirements, US Bank:** Worked as a part of Retirement & Brokerage Services Team who ensured that the distributions of dividends earned on 401(k) retirement plans were reconciled before payout, distributed / re-invested as per the customer's instruction. Also supported our customers through chat and email process

#### ACADEMIC DETAILS

2010	-	B. Com (Regular). from Maharaja Agrasen College, Jagadhri, Kurukshetra University
2007	-	12 <sup>th</sup> from CBSE Board, New Delhi   2005 - 10 <sup>th</sup> from CBSE Board, New Delhi

#### TRAININGS/ WORKSHOP

- Attended training & received certification in:
  - Generative AI – Beginner level
  - Know your customer/Know your Business
  - Anti Money Laundering | Enhanced Due Diligence | Transaction Analysis | Screening | Complex ownership structures
  - Master in Tools: Power BI | Microsoft Teams | Zoom | Citrix | Advance Excel | PowerPoint | Word | Visio | Lexis Nexis | Factiva | Down Jones | SharePoint | VBA Macros
  - Collaborative Tools and Techniques | People Leadership | Goal Setting | Customer Centricity | Performance Appraisal | Finance Essentials | Collaboration Tools & Techniques | People Leadership | Operations Excellence | Time Management
- Global Payments Workshop – Banking

#### CERTIFICATIONS

- Lean and Green Belt | S.E.A.L Certified in 2019
- GEM (2015) - Certified in trainings like Facilitation Skills / Difficult Interactions / Motivation & Development / Customer Focus / Finance Essentials & many more
- KESDEE certified: Online learning platform for banking professionals, certified in topics like Anti Money Laundering, Bank Branch Management - Deposits, Financial Planning, Basics of Banking, Bank Branch Management - Payment and Settlement System.

#### PERSONAL DETAILS

<b>Date of Birth:</b>	04 <sup>th</sup> April 1990
<b>Marital Status:</b>	Married
<b>Passport/VISA:</b>	Yes, VISA - No
<b>Notice Period:</b>	60 Days
<b>Current Address:</b>	H. No 243, Sector 6 MDC, Panchkula, Haryana - 134109
<b>Permanent Address:</b>	H. No 588 A, Roop Nagar Colony, Ward – 01, District – Yamuna Nagar, Jagadhri – 135003, Haryana