



USTAIN CHAKRAYAN

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Goal-oriented professional, targeting assignments in KYC/AML/ Background Screening in Banking industry.

Areas Of Expertise -

- *Lean Six Sigma Green Belt Certified*
- *Knowledge of global KYC/CIP requirements*
- *Experience of Handling a large team of 107 staffs including contractors as well*
- *Well Trained in Client-Onboarding, Remediation, Outreach Packs, FATCA – W8, W8BENE*

Tools -

RDC, World Check, Lexis Nexis, PCR, PACER, Allow Search, CDD

Core Competencies

- *KYC Risk Assessment & Client Due Diligence Review*
- *Quality Assurance & Control Verification & Validation*
- *Training & Development Research & Documentation*

Personal Summary

A highly motivated and ambitious individual able to give timely and accurate advice, guidance, support and training to team members and individuals. Possessing excellent management skills and having the ability to work with the minimum of supervision. Having a proven ability to lead by example, consistently hit targets, improves best practices and organizes time efficiently.

Work Experience

Employer : Citi Bank
Title : Operations Manager
Experience : 7th Oct 2024 to till date

- As a Team Manager, I am managing a Team of 20 FTEs, which consists of various levels from an Analyst to a TL.
- Lionizing with the policy team in order to get the procedures being updated on regular intervals in case there is a demand for the same.
- Responsible for arranging calibration calls with KYC Prep, QC and Compliance team.
- Responsible for the Year End appraisal and rating of my reportees, who are from two different locations - Chennai and Pune
- Arranging daily huddles/team meetings, case allocation & preparing MIS reports.
- Conducting Monthly One-O-One meetings to ensure that feedbacks are given on time.
- Taking the weekly & monthly governance calls & WBR.

Employer : BNY Mellon International Operations India Limited
Title : Senior Associate
Experience : 2nd May 2023 to 5th Oct 2024

- Reporting to VP & Managing a team of 19 FTEs which consists of SMEs, Associates and representatives for QA team from Chennai and Pune locations.
- Responsible for review and approve cases on the basis of different parameters- risk associations/PEP/Negative alerts etc
- Responsible for arranging POD calls with different Managers, Leads, SMEs & Analysts as well.
- Lionizing with Compliance and Policy Team to ensure all parameters are fulfilled in order to approve a case.
- As a QA team, the primary focus remains on the Quality. We make sure that the client being on boarded or Remediated is in sync with Global & Local KYC policies.
- Worked on a Remediation project under Section 312 of FinCEN to remediate non US banks and Financial Institutions.
- Attend the calibration call with KYC Prep & Compliance team.

Employer : IBM India Pvt Ltd

Personal Details

Flat No. D 202, Shreewoods
Apartment, Dhanori, Pune,
Maharashtra 411015

Sex : **Male**
DOB : **30th Oct 1993**
Marital
Status : **Married**

LANGUAGES KNOWN

ENGLISH & HINDI

Title : Assistant Manager
Experience : 1st Feb 2022 to 24th Apr 2023

- Managing a team (Team Size – 107 members) of Periodic Review for one of largest UK Investment bank.
- Recruiting new staffs and taking care of the training as well as the completion of access related procedures.
- Attending daily Client calls as well as preparing deck for the weekly & monthly Business Review.
- Act as an SME for the team to resolve their queries & do a QC (4-eye check) of their work
- Taking care of daily & weekly volume and prioritize work as per the client's requirement
- Maintaining daily work tracker for the whole team.
- Responsible for Deliver with quality, accuracy, and timeliness with at expected throughput rates
- Awarded with the *Outstanding Leadership Award*

Employer : Genpact India Pvt Ltd
Title : Business Analyst
Experience : 1st April' 2019 to 17th Jan' 2022

- Effectively recorded suspicious activities in reports in compliance with established regulatory guidelines & time frame; identified accounts for high risk or negative information.
- Preparing Change Management Sheet, SOP & Case Repository Sheet to document the things and making it easy for the few joiners to learn from it.
- Perform client administration duties such as preparing banking payments, maintaining databases of statutory or regulatory data, identifying gaps in KYC data required, completing reviews of existing KYC data on the systems.
- Administered the sanctions screening, financial crime identification, PEP's identification, and potential negative news hits across global client management divisions review and performed routine operations, analyzed rending system performance to identify areas of concern.
- Analyzed, and evaluated information & documents for KYC profiles remediation & AML gap assessments.

Employer : WIPRO Ltd (JPMC Client - COB & Funds Linkage)
Title : Analyst
Experience : 14th April' 2016 to 28th March' 2019

- Spearheaded responsibilities for on-board clients based on different geographies like APAC (Asia Pacific-Hong Kong)
- Conduct the screening for all customers and their related party to check any negative hits, PEP and sanction related hits with using the tools like World check, Lexis-Nexis, Fircosoft and RDC.
- Perform the enhanced due diligence (EDD) and validate the document from different sources. Perform the CIP (Client identification program) and CDD (Customer due diligence) for the customer.
- Working on Screening of PEP, Negative media search and identify potential high risks of money laundering through degree of risk on the basis of Low, Medium and High risk and customer's relation with sanction countries.
- Monitoring customer's transaction pattern by viewing previous 12 months transactions and identifying the purpose of transaction with the respective counterpart's.
- Creating and consolidating reports (Jaipur and Bangalore Team) and sharing the same with central AML team for further reporting to management present across geographies.
- Addressing escalations, complaints and service feedback queries. Monitoring and evaluating the quality of Work & achieving the accuracy level with high productivity.

Employer : Deutsche Bank
Title : Analyst
Experience : 10th March' 2014 to 06 April' 2016

- Responsible for On-boarding new clients & performing 4 Eye checks. Perform the CIP (Client identification program) and CDD (Customer due diligence) for the customer.
- Monitor the group mail box for any urgent request or query.
- Responsible for screening clients, their directors & beneficial owners against news media articles / politically exposed person (PEP) lists on regular basis to negate any potential AML / franchise risk associated with doing business with them.

KEY ROLES & RESPONSIBILITIES

- Identification of PEP (Politically exposed persons) to ensure minimum possibility of various types of risk (Financial & reputational).
- Identification of UBOs (Ultimate beneficial Owners) to know the client & ensure responsibility in case of event of default.
- Review all required AML / KYC Regulatory requirements for all clients and analyzing any transactions that appear unusual based on the customer profile.
- Conduct Simplified Due Diligence (SDD), Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) investigations to gather information using internal and external systems, databases and other resources.
- Working closely with other internal teams (Like onshore SME /Compliance/Business Engineering & Sales) to deliver the best services to our clients.
- Train the New Employees and Constantly Assisting the Team Members with their Process Related Query
- Provide Daily, Weekly and Monthly Reports to Senior Managers on Performance.

KEY SKILLS & COMPETENCIES

- Proven ability to manage & work accurately in adverse situation.
- Strong decision making and problem-solving skills.
- Teamwork, Collaboration, Responsiveness and demonstrate accountability & ownership
- Excellent communication skills, both written and verbal. Ability to manage pressure and stressful business demands

EDUCATIONAL AND PROFESSIONAL QUALIFICATIONS

- Pursuing MBA in Operations Management from Narsee Monjee Institute of Management Studies.
- Completed B.B.A. from Jaipur National University in 2014.
- Completed Intermediated (in Science & Maths) from St. Paul's School in 2011.
- Completed Matriculation from New Delhi Public School in 2008.

TECHNICAL SKILLS

- Well-equipped in MS Excel, MS Word, PowerPoint Presentation and Internet.
- Completed six months DCA (Diploma in Computer Applications).

Trainings & Certifications

- Lean Six Sigma Green Belt Certified.
- Trained in Organizational Risks & Client Centricity issues.
- Trained in Problem Solving & Decision Making & in Compliance issues.
- Presentation Skills & Coaching Skills

I hereby do solemnly affirm that the details furnished above are true to the best of my knowledge and belief. For any discrepancy found, I should be fully responsible. I assure you that, if given a chance to prove my abilities, I will leave no stone unturned.

Date: Nov 11th, 2024

Place: Pune, Maharashtra

(USTAIN CHAKRAYAN)