
Hands-on, over all 8 years of banking experience in the Financial Services Industry. Experienced in customer service area, Senior management and MD escalation profile including Anti Money Laundering compliance, Depository Participants, NESE /BSE surveillance alerts configuration, Regulatory process.

Assistant manager – Fino Payment Bank – Anti Money Laundering (Jan 2025 –till date)

- Successfully filing STR (Suspicious transaction Reports), CTR (Currency Transaction Reports) to the FIU India portal Finet 2.0 requires.
- Monitored a high, Low and medium volume of financial transactions for sign suspicious activity in account and managing L1 and L2 process like checker and maker.
- Utilize d advanced transaction monitoring systems to detect and investigate unusual patterns and behaviors. in account
- Collaborated with the AML team to escalate and report suspicious transaction.
- Prepared GOS (Ground of Suspicion) ATS (Anti-Terrorism Squad), CBI (Crime branch of India), Police, LEA cases, ED cases demonstrating a strong understanding of the requirements from department
- Conducted investigations of alerts as maker and checker, contributing to the overall alerts configured in AML system.
- Conducting the risk categorization of each account, screening of PEP cases, RCU cases and accessing the MHA (Ministry of Home affairs) portal for layer wise transaction and FIU email, Notification emails, Name screening for each and account.

Assistant manager Grade 3 – SVC Bank– Anti Money Laundering (March 2024- Nov 2024)

- Successfully filing STR (Suspicious transaction Reports), CTR (Currency Transaction Reports) to the FIU India portal Finet 2.0.
- Monitored a high, Low, and medium volume of financial transactions for sign so suspicious activity in account.
- Utilize d advanced transaction monitoring systems to detect and investigate unusual patterns and behaviors. in account.
- Collaborate with the AML team to escalate and reports suspicious transaction reports ad preparing GOS, ATS, CBI, Police cases, LEA cases, ED cases, demonstrating strong understating the requirements from departments.
- Conducted investigations of alerts as maker and checker, contributing to the overall alerts configured in AML system.
- Conducting the risk categorization of each account, screening of PEP cases, RCU cases and accessing the MHA (Ministry of Home affairs) portal for layer wise transaction and FIU email, Notification emails, Name screening for each and account.

Deputy manager – Indusind Bank – Anti Money Laundering Compliance (July 2022 – March 2024)

- Worked with Anti Money and Depository participant account and monitoring each account to identify the suspicious activity and carrying out additional investigation and performing" Deep Web Search" on the alerts which warrants for Depository participant, current and saving account , Surveillance alerts and trade related transaction.
- Allocating of alerts to team members and ensure that the alerts have been investigated as per guidelines and AML requirements before concluding it as suspicious or ok to proceed.

- Random check done on closed alerts in Clari5 under no suspicion found category by pulling out the records from advance search option providing the date, time, respective unit name and conclude the audit run.
- Doing audit check for “Ground of suspicion” (GOS) and filing Suspicious Transaction Reports (STR) for bank’s principal Officer’s approval done makers. Identifying additional risks, transaction pattern, related/linked accounts, Gstin check, IEC check, credit and debit/ turnover, trade document pendency and inward/outward remittances volumes to conclude the red flags.
- Handling different project like Watch List Name Screening for all inward remittances and outward remittances and local regulations. Analyzing and identifying suspicious dealing in Stock Market by reviewing Depository Participants accounts.
- Real time trade inward/outward remittances approvals on day-to-day basis and Co-ordinates with different stakeholders including Business/Product teams, Operations, Technology to manage the deliverables critical for regulatory requirement and ensuring compliance with respect to TBML.

Deputy Manager – Kotak Securities– Customer Service Escalation (Sept 2021 – July 2022)

- Worked with Customer Service MD and Senior management escalation department participant account and monitoring each customer queries to identify the suspicious activity and carrying out additional investigation.
- Allocating of queries to team members and ensure that the same should be action within 2 Working days have been investigated as per guided by the management level.
- Resolving the on boarding customer issue, Verification of KYC document for opening of account.
- Resolving the issue like trade related m stock missing n portfolio, IPO issue, Mobile application issue, broker issue etc.
- Conducting the RCA (Root Causes analysis) for every case assigned in bucket, if same is not resolved from inbound team members.
- Real time handling queries and seeking for approvals on day to day based on customer complaints.

Senior Officer –IDFC First Bank – Customer Service department (Nov 2019 – Sept 2021)

- Allocating L1, L2 L3 and L4 fraud queries to team members and ensure that the same should be action within 2 Working days have been investigated as per guided by the management level.
- Resolving the on boarding customer issue, Verification of KYC document for opening of account.
- Conducting the RCA (Root Causes analysis) for every case assigned in bucket, if same is not resolved from inbound team members.

Business Process Associate –TCS – Operation USA Banking Process (May 2018 – April 2019)

- Handling various banking sanction process and establishing report to client on timely manners and responding to client queries related KYC document.
- Investigation the open cases and resolving the complaints and concerns and rejecting the cases to concern department for rework purpose.
- **Checking the status of account like active, dormant, Inactive and informing the same to client**

Declaration: - I hereby declared that the information furnished above is true to the best of my knowledge

Muthukrishnan. A

