DEBADRITA DAS

A Highly Organised and Competent individual with **7+ years** of captivating experience in the Financial Services & Banking Industry with an emphasis on **KYC/AML** Operations, Financial Crime Compliance, Sanctions Screening & Risk Management.

Email :**debadritadas0@gmail.com** Ph: **+91-8240198368**

Associate Process Manager ll eClerx **Oct 2024 - present**

- As part of our KYC leadership team, directly working with clients to understand long term strategic and mid-term business goals, understanding and implementation of KYC lifecycle.
- Identifying discrepancies and proposing optimal solutions by using a logical, systematic, and sequential methodology.
- Ensure adherence to global and local regulatory requirements such as AML, Counter-Terrorism Financing (CTF), and sanctions compliance and Staying updated with changes in regulations, including those from regulatory bodies like FATF, OFAC, and local financial authorities.
- Preparing Suspicious Activity Reports (SARs) when needed.Escalate potential financial crime incidents to the appropriate authorities and internal teams.

Associate Operations ll **WNS** **June 2023- June 2024**

- Monitoring & identifying suspicious transactions to prevent money laundering, with a deep understanding of AML & KYC processes. Motivated and detail-oriented AML/KYC Sanctions Analyst with 1+ years of experience.
- Conducting end-to-end work on sanction, PEP monitoring, case review & Quality checks. Conducting PEP Screening and adverse Media checks while ensuring all alerts are actioned appropriately within agreed procedure standards
- Scrutinising & Investigating Red Flags/alerts on a daily basis and documenting all alerts, including supporting data analysis, escalation Or closes recommendations rationale within the case management system in a timely manner. Rendering support and imparting AML.
- Strong verbal and written communication skills

Risk Operations Analyst **ll Epifi Technologies Private Limited**	**Aug 2022-Feb 2023**

- Performing independent check & prepare KYC file for all the corporate (salaried) and individual clients.
- Conducting client due diligence to verify identity and assess risk level through digital means.
- Carrying out background checks: collecting and monitoring all relevant documents concerning the identity of the customer, as well as gaining insight into their business, ownership structure and financial transactions.
- Performing periodic KYC reviews on a risk based schedule ensuring 100% quality approach.
- Working closely with QA, SME and Team leads to ensure a consistent approach to digital KYC processes.
- Ensure hits/alerts generated from name screening for onboarding are handled in accordance with the SOP procedures and meet standards for both quality and deadlines.

Customer Relationship Executive **ll Jana small finance bank**	**Sep 2020-Aug 2021**

- Managing portfolio of retail CASA customers and reaching out to them through phone call/ email for service feedback and query resolution.
- Making sure that all the accounts sourced are following compliance and Due Diligence and verifying each customer's Background.
- Non-Financial Responsibilities, Responsible for implementing sales and marketing activities within a branch in order to grow the Liabilities business and achieve sales targets.
- Ensuring timely opening of accounts and giving smooth on boarding experience to NTB customers.

Deputy Manager **ll HDFC BANK LIMITED**	**March 2020- Sep 2020**

- Spearheaded a team of KYC/AML analysts and performed KYC/AML investigations and compliance reviews (onboarding and maintenance) in conjunction with the bank businesses.

- Performed Document Verification of CURRENT ACCOUNT AND SAVINGS ACCOUNT Process. Assisted in conducting KYC/CDD/EDD reviews on prospects and new/existing customers in accordance with the bank standards.
- Utilized Finacle Operations for retail Transactions, Re-KYC, and updating as per customer change request, demonstrating strong familiarity with industry-standard tools.
- Monitoring large amounts of movements and reporting them in STRs.

Assistant Manager **ll Axis Bank Limited**	**July 2017 - Feb 2020**

- providing financial solutions to customers by offering bank products, providing service to existing and New-To-bank customers in the branch and adding new customers through referral generation activities and customer visits.
- Successfully coordinated with branches to understand the business/profile of the customer, ensuring Enhanced Due Diligence of customers, and adhering to AML controls, PEP screenings, and KYC/AML policies.
- Regularly published Daily/Monthly MIS about the statistics of KYC and AML Alerts, Process note review, keeping all stakeholders informed and up-to- date.
- Handling the overall day-to-day branch operation on Finacle entailing A/C Opening, clearing of cheques, teller counter operations, etc.
- Promoting the bank's latest schemes and savings offerings to cater to the customer's interest.

Technical Proficiency: (Tools Used)

- Finacle Core Banking Solution 10.2.
- FCRM/Omni flow
- Oracle FLEXCUBE Universal Banking 12.87.03.0.
- CRM NEXT
- Factiva DOW JONES
- Companies House, FCA, NICE ACTIMIZE.

SKILLS :

AML/KYC Operations, Financial Crime Compliance, Transaction Monitoring, Process Audits, Team Management, Client On boarding, Sanctions Screening- CDD/EDD, KYC Specialist .

KEY STRENGTHS

1. Domain Expertise:

Offering profound knowledge and experience in AML/KYC Operations, Financial Crime Compliance, Transaction Monitoring, and Sanctions Screening- CDD/EDD. Advanced working knowledge of financial risk, fraud investigation & prevention and risk mitigation techniques. Thorough knowledge of financial products, services, trends, and operations. Extensive knowledge of legal, regulatory, business partnerships and corporate policies/procedures to ensure compliance and minimize financial risk.

2. Anti Money Laundering Expertise:

Comprehensive experience in areas related to AML programs including transaction monitoring disciplines, alert analysis, optimization and segmentation, AML investigations and SAR decisions, KYC, AML, Risk Assessment and Sanctions. Comprehensive Retail and Corporate banking branch experience with knowledge of key AML/KYC procedures and controls. In-depth knowledge and understanding of AML, OFAC, FATF,HMT compliance practices and methodologies, including risk assessment and transaction monitoring/surveillance.

3. Continuous Learning:

Adapt at maintaining comprehensive knowledge of financial markets, products, services, laws and regulations, practices, competitors, technology and current industry issues. A knowledgeable leader with an enthusiasm to upgrade skills through undergoing in-house training programs, interacting with industry professionals and attending certification courses from reputed institutes to understand the industry trends and bring back the best practices to the organisation.

4. Training & Development:

Reputation for conducting learning and development sessions and designing well- structured modules attuned with latest trends and techniques of the field, having an inborn aptitude to motivate people to enhance their capacity and capability including technical aspects and soft skills.

<u>Personal Details:</u>

Date of Birth: 29-August-1992
Gender : Female
Marital Status : Married
Languages known : English, Hindi and Bengali