DEBADRITA DAS

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Professional Summary :

Experienced Financial Crime and KYC Specialist with 8+ years of expertise across GLOBAL KYC, AML compliance, PEP & Sanctions monitoring, and regulatory frameworks. Adept at managing risk, providing guidance to junior teams, and ensuring regulatory compliance within fast-paced environments.

Core Competencies :

- Institutional KYC (Various Legal Entities)
- Client Screening (Factiva Dow Jones, Lexis Nexis, World Check)
- PEP, Sanctions screening
- High-Risk Triggers / AML Investigations
- Leadership & Mentorship of Junior Teams
- Risk Assessment & Mitigation
- Process Audits & Quality Reviews

Professional Experience :

Associate Process Manager - eClerx (Oct 2024 - Present)

➢ Led KYC lifecycle management for institutional clients aligning with global standards (FATCA, CRS, OFAC).
➢ Oversaw PEP, Sanctions, and High-Risk trigger reviews ensuring compliance and timely escalations.
➢ Provided hands-on guidance to junior staff, supporting knowledge transfer and best practices.
➢ Reviewed client screening outcomes and applied appropriate discounting parameters for complex cases.
➢ Collaborated with stakeholders on long-term compliance objectives and process enhancements.

Associate - Operations - WNS (Jun 2023 - Jun 2024)

➢ Conducted client screening using tools (Factiva, Dow Jones, Lexis Nexis, World Check).

- ➢ Reviewed PEP, Sanctions, and adverse media hits.
- ➢ Provided process training and participated in various Brain Storming and Group discussions with the Stake holders.
- ➢ Processed alerts with utmost accuracy and within the TAT.

Risk Operations Analyst ll Epifi Technologies Private Ltd. 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 different CIP 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.

- ➢ Managed regulatory reporting (STRs) and ensured compliance with AML, PEP, and sanctions policies.

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

- ➢ 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.
- ➢ Delivered MIS reporting, process reviews, and compliance monitoring across corporate and retail portfolios.
- ➢ Led Enhanced Due Diligence (EDD) for high-risk clients, maintaining compliance with KYC/AML frameworks.
- ➢ Handling the overall day-to-day branch operation on Finacle entailing A/C Opening, clearing of cheques, teller counter operations, etc.

Technical Proficiency :

Finacle | Oracle Flexcube | FCRM | OmniFlow | Factiva Dow Jones | Lexis Nexis | World Check | NICE Actimize | CRM NEXT | Companies House

Education & Certifications

Bachelor's Degree | Relevant AML/KYC/Compliance Trainings (Internal & External)

Personal Details:

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