**VENUGOPAL K V**

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**Banking Operations ~ Trade Finance ~ Customer Service ~ Process Management**

**PERSONAL DETAILS**

**Current Location** : Chennai, India

Role : Service Delivery Officer

**Designation** : Deputy Manager **Present Company** : Kotak Mahindra Bank **Age** : 31+ years

**Languages Known** : English, Tamil, Malayalam, and Hindi

**Nationality** : Indian **No. of Dependents :** 5 **Marital Status :** married

**Notice Period** : Immediate Joiner

**SCHOLASTICS**

Masters Diploma in Systems Engineering & Networking from Orange Computers in 2009.

B. Com from: St. Thomas College of Arts & Science, Chennai in 2010.

Series-VII Securities Operations and Risk Management Certification from National Institute of Securities Market

Preparing for IFRS, CTFP, CAME

**PERSONAL ACHIEVEMENT**

The Business Intelligence Analyst -Udemy

AML KYC & AML Compliance-Udemy

The Complete Financial Analyst -Udemy

Knowledge in SAP,ERP

Knowledge in EBBS,Ebranch,Eclipse,Finacle,Seibel,Hogen,Karman,TradeX.

**CAREER ACCOMPLISHMENTS**

**Kotak Mahindra Bank –Deputy Manager (SDO) November 2016 to March2019**

Lead the Service Team. Team management

Handling HNI & Priority Customer queries of the branch and resolving them to utmost satisfaction of customers.

Issuance of cheque books, inward and outward Cheque Clearing Process, stop payment converting minor account into major account, crediting salaries, issuance of account statement, fund transfers, internet banking operations.

Operational issues related to Current & Saving Accounts and opening

Processed closure of Accounts/ Fixed deposits/Death Claim/ Dormant Accounts / Stop payment of cheques and ECS issuances of demand draft, cashier order, high value transactions like RTGS, NEFT

Was responsible for account opening/closure process, tax related process, NRE/NRO transactions process, investments related MF, SIP and risk placing

Authorize and check banking transactions

Responsible for Audit, Compliance & controls activity, additionally sale of CASA, RD & TD.

Manage productivity and daily operations of branch and morale of branch personnel.

Ensure RBI audits, inspections, Maintain branch audit scores

Responsible for management of day-to-day operations of the branch.

Responsible for Tax Returns ,GST,VAT Returns, Statutory, Regulatory & Banking Compliances

Timely authorization and checking SO/SDO/RO system input for customer transaction/ service request, Debit card issuance & related activities

Managing cash (including FX and TCs) at the branch and ensuring that cash (including FX and TCs) is within branch limit.

Be responsible for the AML, KYC,CDD,EDD, FATCA of the various account opening forms submitted to CPC/RPC

Draft Suspicious Activity Report (SAR) or Suspicious Transaction Report (STR) submission to legal team.

Reports and Escalate issues identified from AML investigation CDD documentation and category

Will keep track of every of every aspect of our business Clients around compliance and find solution with internal teams to mitigate risk ML/TF and regulatory risks,

Handling & recording the collection and Inland Letter of Credit arrival, acceptance and settlement. Export Bill Negotiation and Bill Discounting.

knowledge in Inward remittances, Outward remittances, ECB / Trade credit Import & export documents handling (Both LC & Non-LC – Inland LC & Foreign LC), Bank Guarantee

Good in RBI circulars / (Uniform customs and practice) 600/ (uniform Rules for Reimbursement) / (Uniform Rules for Demand Guarantee) / (uniform Rules for Collections).

Good knowledge in EDPMS / IDPMS (Export / Import Data Processing & Monitoring system)

Responsible for taking training program for new joiners (Branch & Sales)

Monitor SLAs of the on boarding process and rampup to successful executed

**CITI BANK , Citicorp Services Pvt. Ltd., North A**m**erican Operation - Senior Analyst, Jan'16-jul 16**

Achieved superior quality benchmarks in services by streamlining the operational functioning, conducting quality checks/reconciliation and investigation, and fixing the loopholes with remedial measures.

Ensured adherence with the pre-defined standards and procedures, successfully established a compliant through complete quality control, quality assurance and performing inspection about employees.

Provided financial advisory solutions on various banking products to the clients by preparing complex financial analyses and models to aid in investment decisions.

Analyzed the competitive market trends, business cycles, consumer decision making preferences and was involved in conducting due diligence investigations of client companies.

Responsible for preparing detailed memoranda and making presentations describing key attributes of client companies.

Contributed to the business development efforts of the organization by participating in marketing events for the company, making client presentations, and preparing entire marketing strategies

**Standard Chartered Bank , Apr'11-Dec’ 15**

**Growth Path:**

**Apr 2011-Mar 2013 Operations Officer, Wholesale Bank-Trade service center**

**Mar 2013- Dec 2015 Teller Officer, Consumer bank-branch operation**

Provided operational support and expertise for delivering client solutions as per the SLAs and TAT.

Holds the credit for managing operational transitions seamlessly, established systems and processes in place, identified existing voids and implemented effective strategies for fixing the systemic loopholes.

Managed the end-to-end operational requirements with key focus for increasing revenues for the bank while identifying new business opportunities.

Demonstrated efficiency in delivering Teller Transaction service to the clients and maintained accuracy but not limited to deposits (cash and cheque), withdrawals, funds transfers, bank cheque.

Handled forex transactions while complying with procedures, customer’s grievances and provided proper solution within the TAT.

Met the stipulated quality benchmarks by steering operational improvement and driving excellence in handling the functions of safekeeping of cash and financial instruments, offloading of cash, etc.

Provided financial advisory along with timely solutions to the client’s financial needs and managed their portfolios

Effectively.

Initiated and developed relationships with major clients for business development and managed CRM activities for attracting new clients from diverse segments and retaining the existing ones.

Implemented adequate systems, procedures and compliances plans for overcoming the existing loopholes within the process.

Consistently achieved the operational targets and developed sound knowledge of the consumer bank products (i.e., Retail bank mortgages/credit cards).

Processed closure of accounts/ fixed deposits/ stop payment of cheques and ECS issuances of demand draft, cashier order, high value transactions like RTGS, NEFT.

Was responsible for account opening/closure process, tax related process, NRE/NRO transactions process, investments related MF, SIP and risk placing.

Monitored cash management including processing of client transactions, daily balancing, receipt and dispatch of cash and float management (local and foreign currencies).

Prepared & submitted volumes for the month and the values (MIS), provided explanation on variations of values & volumes.

Coordinated with system engineering and support functions with respect to software tools development and enhancements.

Gained exposure to handling trade products like imports/exports transactions and was pivotal in processing LC drawings, bill discounting, import drawings, export document, FIRC export documents, and no dispatch documents.

Efficiently interacted with internal clients and supported trade service with internal reports.

Attended UAT testing and Business Continuity Plan Testing for all the banking products.

References

Mathew, Ann

Director, Head, Client Relationships (Cluster-TN & AP)

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Thyagarajan, Murthy

Unit Head, Trade Services and CMS (India - South)

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# DECLARATION

I hereby affirm that all the above information furnished by me is true and legitimate to the best of my knowledge.

# (K.V. VENUGOPAL)