**ASHWINI BAGAL**

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**Profile**

Skilled and proficient individual with a sound knowledge of Business operations, Banking and Financial expertise and decent soft skills. Masters in Business Administration (Finance & Human Resource) with an experience of 8 years approx. Groomed in well advanced training environment of IT-BPS Giants of the country (TCS and Gallagher Operations Services Pvt Ltd).

**Work Experience:**

**Tata Consultancy Services, Pune-** (From May 2015 till date)

Currently working as Executive for Support function in TCS Nagpur

**QAG (Quality team)**

* Designing and Conducting Process knowledge test for associates in Ops.
* Training new joiners.
* Quality checking of KYC- AML cases processed by ops
* Conducting monthly review and update review meet with Ops so as to have continous improvement in process.
* Giving Feedbacks to processors for error through call and mail.
* Query resolution and maintaining query tracker.
* Generating MIS reports, Dash board reports, Daily Status reports and various other reports
* Work allocation, Prioritizing and making sure that the work in completed by Ops within SLA.
* Responsible for RCA for Quality fails and Breach analysis. Along with Breach RCA.
* Ensuring that SOPs are getting updated on timely bases.

**KYC AML (Antimoney Laundering) Compliance**

* End to end management of client KYC process including liaison across the business, compliance and operations. Performs independent check of KYC information provided by the client and front office.
* Complete KYC on boarding for new and pre-existing customers. Perform independent check of KYC information provided by the front office. Identification and verification of clients in compliance with legal requirements and current laws and regulations by applying knowledge of KYC, BSA and AML Laws of the country. Identification and verification of the client and other related parties, including Ultimate Beneficiaries owners, PEP reviews, Source of Fund/ Income, Negative Alert review, Sanctioned Countries
* Maintain strong investigative skills, the ability to work independently, demonstrate extensive banking and Compliance knowledge. Perform Periodic KYC reviews on risk based schedule. One of the key responsibilities will be coordination and collection of client specific information and completion of documentation to assist in the on-boarding of new clients. And another important responsibility will be performing ongoing customer due diligence including maintenance and updating of AML and KYC records and information for existing clients.
* Validating KYC/TM risk compliance based on research of customer records, verification of account purpose and legitimacy, analysis of transaction activity. Conducting enhanced due diligence research of individuals, institutions and trust through internet tools such as LexisNexis, RDC and World Compliance etc...
* Sanctions Screening: Conducting manual search for client, Beneficial owners, Authorized Signatories, Key Controllers, Ultimate beneficial owners against client database in H RDC (Regulatory data check), client list, for identifying any match against list of Sanctioned Entities & Individual or SDN List issued by various regulators and International Organizations and notify with requested details of matches.
* Identifying the Source of Wealth & Source of Fund for the customers to be on-boarded along with the product details. Conducting checks for Anti Money Laundering and Client visitation. Customer’s adherence to policies and exceptions...
* Responsible for identifying and researching the patterns, trends and anomalies in complex transactional and customer data to detect,
* Prevent, mitigate and report suspicious activity related to money laundering, terrorist financing and structuring.
* Responsible to prepare & submit narrative summary of findings for each individual review including a detailed recommendation for further action.
* Used transactional and customer records, external data, publicly- available information, and other information to identify suspicious or unusual activity.

**Gallagher Operations Services Pvt Ltd, Pune (Captive/KPO)** (From May 13 to May 15)

**-**Worked as **Process Associate** for Approx. 2 Years.

**Roles and Responsibilities:**

**Surplus Lines Tax Filing Unit:**

* Generating Invoices for Filing Taxes for various Non Admitted Carriers, abiding to the State Tax Rules.
* Worked on passing of Endorsements on Various Polices, if in Case amendments are required as per Insureds request or Carrier need.
* Worked on Stamping of Policies Keeping in mind State Stamping Procedures and Rules.
* Trained New Joiners on Various States Invoice generation and Endorsements.
* Provided Guidance to Teammates on their Queries.
* Use to Generate DSR (Daily Status Report) for Daily Loading and Current Work Status to keep a Track on Proper Work Management and TAT Maintenance.

**Policy Issuance:**

* Worked on issuing policy keeping in mind Various Coverage Required as per Insured’s Request.
* Worked on Data Syncing of policies for Different Locations, so as to have an Accurate Record of the various policies which has been issued.
* Helped in Breakdown of Policies, Branding and Policy Finishing during heavy workload scenarios.
* Ensure Tracking Sheet Updating from Team and appropriate Data Maintenance.
* Generating Weekly Quality Report for Team and also Daily Status Reports to keep a Track on Daily Loading, Pending Cases, Follow Ups and Hold Releases and sharing that with the Manager.

**Rewards:**

* Received **Spot Light Award Twice** for excellent Performance in Team.
* Appreciation for **highest CSAT** in a year.
* Rewarded for **best Quality/Accuracy** in team.
* Rewarded for **2 Process Improvement ideas, which helped in improving team’s quality and reduced monetary penalties paid by TCS**.

**Academics:**

* **Master in Business Administration (Specialization: Finance & Human Resource Management**) from Raisoni Group of Institution (GHRIMR), Nagpur in **2012** with First Class.
* **Bachelor of Commercial Computer Application** from Hislop College, Nagpur in **2010**.
* **H.S.S.C.** from Dayanand College of Nagpur in 2007.
* **S.S.C.** from St. Ursula Girls High School, Nagpur in **2005**.

**Projects:**

**M. B. A**. (**Summer Internship Project): ( 2 Months)**

**Company**: HDFC LIFE  **Profile:** Management Trainee

**Project Title:** Comparative analysis of **HDFC LIFE and MAX NEW YORK LIFE INSURANCE**

**Introduction**: 1. Project encompasses study of **Life insurance**, its various products including **Traditional or conventional Plans** along with Various **Unit Linked Plans**.

2. It involves Comparative analysis of HDFC LIFE And MAX NEW YORK LIFE INSURANCE on various parameters like **Net Profitability, Market Share, Solvency Rate, Customer Base, Brand Recall, Customer Claims Outstanding** etc.

3. It also involves Various Suggestions and Recommendations to **cover up the deficiencies** involved in working style of the company.

**Bachelor of Commercial Computer Application:**

**Project Title:** Software for K.B.C Quiz competition.

**Language used:** Front End-Visual Basic

**Back End-** Database Management System

**Additional Certification:**

* Cleared **GIIO Certification** with 86% from **The Institutes**.
* Received **Certificates for generating and Implementing 2 Kaizens for Process Improvement**:

1. Magic Mail Box
2. Intelligence Form

* Received Certificate for completing **Personality Development Coursework**.
* Cleared **BDA: Certification Course in Antimoney Laundering**.
* Received certification for **Agile way of working foundation course** completion.
* **Digital: MFDM AI aware Certification** received.
* Received certificate for completing BPS: Environmental Health & Safety Foundation Course.
* Certificate in **Presentation Skills** at college level.

**Co-curricular activities:**

* Member of Registration Committee in **R-idea** National level business plan contest.
* Participated in “**Wockhathon**”- an event by Wockhardt Hospital.
* Lead member in various CSR activities conducted by TCS.
* Won prizes for various inter team quiz & dance competition in TCS.

**Core Strengths Includes:**

* Good communication skills, Optimistic, Self-confident, Quick learner, Innovative, Responsible, Good in Delegation of work, Supportive, Problem resolution skills, Multi Tasking

**Technical Expertise:**

* Database Management System.
* MS Office

**Personal Details:**

DOB-17th March 1990

Language known- English, Hindi, Marathi