

# A DIVYALAKSHMI

Analyst

Seeking a challenging position that gives me an opportunity to prove my creativity and combine my skills and talents with my desire for knowledge and experience



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☎ 0522695859

📍 UAE

## WORK EXPERIENCE

### ○ CUSTOMER DUE DILIGENCE ANALYST HSBC BANK

08/2018 – 08/2019 Hyderabad, India

HSBC Holdings plc is a British multinational banking and financial services holding company.

#### Achievements/Tasks

- Ensure that the Account Opening Forms (AOFs) and KYC checklists for all customers are up to date and in line with all applicable regulations
- Analyzed and Prepared Enhanced Due Diligence profiles(EDD) on a wide range of CDD report of CMB customers (Individual, Trusts, Partnerships, and Corporations)
- Effectively conducted AML /KYC formality reports on questionable accounts and transactions
- Analyzed client data, documentation and negative news in order to determine a Client Risk Profile as established under the KYC Procedures
- Support the AML/CFT team with client exit requests for financial crime reasons and engage with the Business to further review the escalated cases
- Raise request for information (RFI) to Business units, where deemed necessary to seek transaction supporting documents like invoices, bills of lading / transport documents, contracts / agreements, as appropriate

## SKILLS

Back office operations

KYC

Insurance

IT Services

Customer services

AML Compliance

## LANGUAGES

ENGLISH  
Fluent

HINDI  
Fluent

MALAYALAM  
Fluent

## PERSONAL DETAILS

NATIONALITY : INDIA

DOB : 07/08/1993

VISA STATUS: VISIT

PASSPORT NO: P4091268

## EDUCATION

### ○ B Tech VISAT Engineering College 06/2011 – 05/2015 Kerala, India

- Course  
ELECTRONICS AND COMMUNICATION  
ENGINEERING (70%)

## ○ KYC ANALYST

Intelnet Global Services

04/2016 – 08/2018

Hyderabad, India

*Intelnet is a Global Business Process Outsourcing Firm which is a Group Portfolio Company Specialized in Process Transformation. The company offers omni channel contact centre, digital transformation, Robotic process automation, AI and analytics, transaction processing, finance & accounting, HRO and IT to companies in the UK, US, Australia, and India*

### Achievements/Tasks

- Verify due diligence and KYC performed on third party service providers for CIB client coverage and FI segment customers. Policies, Systems, Process & Procedures
- Undertake a wide range of data gathering and identify any AML related risks, deviations or deficiencies in the KYC or customer information/ suspicious transaction and highlight to senior management for further investigations
- Assist in development and implementation of a global 3rd party due diligence system(CDD)
- Support the CIB on-Boarding & KYC Head to oversee effectiveness of local CIB on-boarding & KYC systems to support operational controls to define CIB system requirements, parameters, scenarios, logic and underlying models
- Ensure Management Information (MI) related to CIB on-boarding & KYC is prepared and presented on a periodic basis
- Gather company, officer, owner, investor and entity-specific information to prepare responses to KYC requests under the direction and supervision of the Chief Compliance Officer
- Implement Group Internal Audit, Regulatory and Group CIB & International Compliance (SLOD) recommendations for findings relating to On-boarding and KYC

## ○ ADMINISTRATOR OFFICER

GAMA GROUPS,UAE

12/2019 – 02/2020

Abu Dhabi

*The company offer complete design solutions, manufacturing, and integration. Services ranges from conceptual design, production of technical drawings and managing of a tender process all the way the execution of projects*

### Achievements/Tasks

- Provided assistance to the operations department in maintaining client accounts
- Paid monthly operating expenses, Accounts Payable, drafted checks and reconciled bank accounts
- Assisted with coverage for other accounts and projects as needed, maintaining strong, collaborative relationships with clients and internal co-workers
- Identified, researched and resolved account discrepancies, communicating same to management
- Communicated directly with clients regarding invoice/payment discrepancies
- Effectively monitored budget and expenditure for the projects, generated financial statements and maintained accounting records

## PROFESSIONAL SKILLS

- Quick and self-learning ability, Good team player, hard working
- Good written and verbal communications
- Strong administrative and organizational capabilities
- Priority in effective communication and active listening to prevent miscommunications with clients
- Sincere approach in duties and responsibilities

## DECLARATION

**I am confident of my ability to work as a Team Member. I here by declare that the information furnished above is true to the best of my Knowledge.**

**A DIVYALAKSHMI**