

Shubha.D

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Career Summary:

Competent and Dynamic professional in Banking/Loans and corporate account opening ,kyc, Sound knowledge on Data analysis, Reporting, Asset operations, skilled in operations management, encompassing contingency planning, risk management .

PROFESSIONAL EXPERIENCE

- 6 months of experience in Wipro (IT service desk).
- Concentrix Daksh PVT LTD (Senior Practitioner) from 18th July 2019 to till date.

Noor Bank:- Sr Representative kyc (Liability operations)

- Manage the account opening and client documentation workflow from creation, collection, negotiation oversight and execution
- Identify gaps or opportunities for improvement in AML policies, procedures and processes
- Manage the documentation process for external clients and internal business partners throughout the documentation life cycle
- Manage activities through heavy phone work with external clients and internal business partners
- Perform required research for a product set-up and account opening to assess documentation requirements on internal systems as applicable
- Ensure regulators are made aware of the key risks, control gaps and remediation efforts across the FI
- Ensure documentation conforms to the Bank's legal guidelines and policies and standards, including risk mitigation through adherence to the control framework
- Ensure deal deliverables are met and hold owners accountable by managing implementation issues, escalations and error resolution
- Demonstrate creative problem solving and solid judgment/decision making
- Exhibit adherence to policy and procedures and meet or exceed established Service Level Agreements (SLAs)
- Diligent awareness of risks in processes in a timely manner

Asset Operations (Auto finance & Personal finance)

- Document verification for Auto Finance and Personal Finance as per the policy and procedure
- Reviewing Islamic agreement like **Tawarruk & Murahaba** Agreements
- Generating LPO set of documents for Auto finance (Retail & Commercial Vehicle Finance 'CVF')
- Processing all type of early settlements within the bank (**Cash settlements, Buy-Out Settlements, Maturity Cases & Staff Settlements**)
- Calculating the proper ES calculation as per Central Bank current guidelines, preparing the necessary entries to be passed in the system.
- Prepare & arrange the ES set of docs to the customer (NOCs,MRLs,Cheques, Releasing Vehicle through RTA online)
- Preparing all the different categories and types of dealer/ seller payment for disbursement purpose (**Manager Cheques, Telegraphic Transfer 'TT' & Transferring to the concern dealer / seller**)

Westpac:- Sr Representative Loan maintenance and investigation

- Providing service to the customers after loan disbursed
- Changing of interest rates by adding discounts.
- Reversal of late payment fees incurred on loan.
- Limit reduction, term reduction and repayment recalculations
- Setting up direct debit (auto debit) for the loan

AREAS OF EXPERTISE:

- Financial Crimes Compliance (FCC)
- Fraud Analysis
- Legal Compliance Checks
- Anti-Money Laundering (AML)
- Group Risk Assessment (GRA)
- Sanctions/Anti-Bribery & Corruption (ABC)
- Foreign Account Tax Compliance Act (FATCA)
- Know Your Client (KYC)
- Client Due Diligence CDD)
- Enhanced Due Diligence (EDD)
- Detection and Suspicious Activity Report (SAR) filing

TECHNICAL SKILLS

- Operating System: Windows XP, Windows 7. Windows 8.
- Packages known: MS OF FICE, Tally ERP 9 And Excel
- Certified as Business Accountant in B.M.S College for Women.
- Banking Software: I Flex, BO, NOS, OP

Skill Set

- Ability to work independently and manage business requirement and project delivery with a focused and scheduled approach, the ability to build and maintain strong working relationship with business sponsors and technical specialists.
- Work well under pressure/deadlines, business requirement, vision document, teamwork, problem identifications and solution.
- Dedicated, hardworking individual with communication and inter-personnel skills to work at all levels of organization.
- Multi-tasking capabilities with strong ability to plan and prioritize complex projects under aggressive timelines.
- Adhere timelines even working in high pressure with multiple deliverables • Easy adaptability to new process and place

EDUCATIONAL QUALIFICATION

- Bachelor of commerce (BCOM) from Bangalore University

PERSONAL VITAE

- Date of Birth : 14-09-1993
- Father's Name : Dakshina Murthy.S
- Languages Known: English, Kannada, Tamil,Telugu
- Marital status : Single
- Present Address :40\11 ,7th cross 1st main Bharathi layout sg palya Bangalore -560029

Declaration

I hereby declare the above information furnished is true best of my knowledge and belief.

Your faithfully,
shubha .D

