

CHARANDEEP KELA



Personal Information

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Address: Flat no. 306, Almayra Building Near Arabin Courtyard hotel, Bur Dubai

Date of Birth: 04-04-1997

CNIC: 44303-4332272-9

Marital Status: Single

Nationality: Pakistani

Visa Status: Visit Visa

Core Competencies

- Enterprise Development
- Trade & Competitiveness
- Operations and General Management
- Client Management
- Analytical Skills
- Self-Development

Technical Skills

- MS Excel
- Power Point
- T-24 Software
- Symbol
- TMS

Languages

- Fluent in English
- Fluent in Urdu
- Fluent in Hindi

OBJECTIVE

As a seasoned professional with approx. 4 years of experience in compliance, Internal Control & customer service management, I am dedicated in ensuring operational excellence & regulatory compliance. I thrive on the challenge of delivering exceptional customer services & optimizing branch operations with strong commitment for continuous improvement, I am eager to contribute my skills and drive to make a positive impact in your organization.

PROFESSIONAL EXPERIENCES

- **Senior Risk & Compliance Officer**
Advans Pakistan Microfinance Bank Ltd.
June 2022 – August 2023 Karachi, Pakistan
 - Responsible to monitor implementation of SBP regulations, banking policies, compliance & KYC/AML policies.
 - Looking after transaction monitoring, KYC/CDD review.
 - To ensure timely submission of all compliance related reporting to SBP, Secp e.t.c.
 - To prepare and manage all internal reporting of compliance department.
- **Internal Control Officer**
Advans Pakistan Microfinance Bank Ltd.
June 2021 – July 2023 Karachi, Pakistan
 - To assist Manager Internal controls and Head of Risk & Compliance in all Risk related matters.
 - Implementing and managing new rules and regulations passed by Advans bank or state bank of Pakistan.
 - Implementing and communicate appropriate policies, systems, and controls to ensure that (i) Advans follows all applicable laws and regulations and (ii) Advans mitigates fraud, bribery, embezzlement risk.
 - Identifying and testing the controls to mitigate the risks, any control weakness is properly reported and escalated and follow up on action plans in order to ensure that all internal controls are in place with minimum supervision.
- **Branch Service Officer**
Faysal Bank Ltd.
March 2019 – June 2021 Karachi, Pakistan
 - Manage and control daily cash flow and front office activities.
 - Balance cash held at EOD.
 - Replenish and reconcile ATMs.
 - Promote services and products of the bank to help achieve business goals and maintain customer relationships.

QUALIFICATION

- **Master's in Business Administration (Finance) - MBA**
Mohammad Ali Jinnah University (MAJU) - Karachi, Pakistan.
2017-2022
- **Bachelor's of Commerce**
Sindh University Jamshoro, Pakistan.
2015-2017

CERTIFICATES

- **CDD & Risk Profiling Under AML/CFT**
National Institute of Banking & Finance
Issued Oct 2022
- **Advanced Excel & Dashboard Reporting**
Innovinc Consulting
Issued Nov 2022