

Curriculum Vitae

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Abu Dhabi, UAE.

CAREER OBJECTIVE: -

- To work continuously in a challenging and persistently energetic environment and utilize my professional knowledge to get better result.
- To work honestly with full determination and integrity with the team, with due respect to the superiors and to become a highly contributing and learning associate of the organization.

CORE COMPETENCIES:

- Excellent verbal & written communication skills.
- Willingness to learn, team facilitator and work efficiently in a team.

Professional Summary:

- Results-driven KYC Analyst with 5 Years of experience in conducting comprehensive customer due diligence and maintaining AML and (CFT) controls.
- Demonstrated proficiency in analyzing client's operation structures, assessing AML risk and ensuring compliance with regulatory requirements.
- Excellent analytical and communication skills, with proven ability to efficiently manage large volumes of client data and adapt to evolving industry standards.

WORK EXPERIENCE: 5 years.

Magnati: JULY-2024 to Current

Current Designation: AML KYC Analyst

Job Responsibilities:

- Manage KYC and Onboarding process for New to Bank client onboarding process along with periodic & trigger reviews in liaison with all stake holders.
- Ensure all clients are onboarded within the onboarding timeline agreed. Main stakeholders are clients, Coverage Bankers (region/Global), KYC Operations Team, Compliance, Offshore Support team.
- Verify account opening forms /swift messages (Banks) have been completed adequately and have been verified.
- Conduct Name screening, due diligence and adverse matches on all associated parties to entity.
- Liaising with client and relevant stakeholders on key KYC information and data requirements.
- Undertaking independent research via approved public sources.
- Review AML, KYC forms and sanction questionnaires as applicable.
- Conduct Customer Due Diligence (CDD) and perform KYC on third party service providers for corporate and investment Banking clients.

- Liaising with Approver/Compliance and providing all the required documents/ information submitted by the client and highlighting key information about the company which may be instrumental in obtaining their approval depending on risk rating classification.
- Stay abreast with latest developing concepts like new regulations by the UAE central Bank and legal environment with UAE & international locations & other credit practices.
- Promote appropriate checks and controls within the team to ensure files are processed correctly.
- Adherence to TATs and SLAs.
- Always ensure adherence to all internal policies and procedures and external regulatory requirements.

KPMG Global Services: OCT-2022 to FEB 2023

Current Designation: AML KYC Analyst

Role: AML, KYC, CDD, CTF Risk Analyst on Business banking.

Business Unit: CIB (Corporate and Investment Banking)

Job Responsibilities:

- To ensure all client relationships have undergone appropriate client identification screening (KYC) and information searches to comply with the defined standards for effective onboarding process across the region.
- Deliver updates of KYC procedures, understand the policy, and implement the operations changes and procedures required to meet the policy requirements.
- Ensure internal / external KYC requirements are adhered to in compliance to AML CDD policies and procedures where applicable.
- Proactively speak to Front line (relationship managers) and advise for documentation and other information where required. If required also speak to front line staff and hand hold them through the KYC process.
- Experience on working with Amazon workspace, Moody's, AWS, One-click Equifax.
- Detailed knowledge and understanding of Risk, compliance, and audit/assurance on banks regulatory requirements.
- Detailed knowledge and understanding on end-to-end KYC, Enhanced Customer Due Diligence (ECDD).

JPMorgan Chase & Co.: 17th Aug 2015 to 24th Nov 2015

Current Designation: KYC Analyst

Role: KYC AML Risk Analyst on Business banking.

Business Unit: CIB (Corporate and Investment Banking)

Job Responsibilities:

- Research, Analyze and evaluate KYC information on business banking clients.
- Validate the customers' business purpose and legitimacy.
- Validate the Transaction that appears unusual based on customer's profile.
- Risk Rank the Customers based on assessment of risk profiles of the customer including product, geography, transaction history and other relevant information's.
- Provided detailed documentations of the due diligence performed.
- Determine appropriate action to be taken based upon the customer review.
- Provide next step recommendation to KYC management, escalate issues as appropriate.
- Interact with bankers to obtain required information's.

Scope International (Standard Chartered Bank): 20th Aug 2014 to 27th July-2015

Designation: Analyst

Role: AML (Transaction Surveillance Unit), Transaction monitoring.

Business Unit: FCC (Financial Crime Compliance)

Being Part of Transactions Surveillance Unit primary responsibility is to monitor the customer as well as Customer's activity as per the company group policy & Departmental Operating Instructions.

Job Responsibilities:

Operations Management – Adherence to SLA's, Escalation Management, and Financial Exposure review. Continuously assess Departmental Operation Instructions to ensure that they are as effective as possible. Capacity planning to meet daily and overall transaction monitoring SLA.

Process management – Support the day-to-day investigation activities of Financial Crime Compliance (FCC) transaction surveillance for the US. Supporting the operation of the Anti-Bribery & Corruption framework and the department within the wider Financial Crime program and maintaining regional watch list. Reviewer of production orders (supplied by Business Operations), warrants, subpoenas, analyzing/escalating them (where appropriate) and applying these names these to the country watch lists as needed.

Support Management in his/her Liaison duties with relevant law enforcement authorities and peer institutions in relation to FCC intelligence matters & examination of transactions across region linking up pockets of suspicious activity or intelligence to provide a consolidated/coordinated view of an FCC issue. Development of proactive country intelligence capability able to predict significant FCR events that may impact the country and ultimately the franchise, research these issues, map the relationship/transactional impact, escalate and report findings ahead of time. Providing investigative research support to advisory teams as a due diligence measure on highest risk customers. Assisting Customer Due Diligence (CDD) & CSU (Customer Screening Unit) in the annual review of Anti Money Laundering country risk assessments. Preparation of country Suspicious Activity Report (SAR) filing and reviewing of escalated cases.

Citi Bank India: 10th March 2014 to 06th June 2014

Worked as an Executive (Maker) at C level -04 in **Management** at Citi Bank India from 10th March 2014 to 06th June 2014

Responsibilities:

- Assist Citi on KYC efforts in accordance with the Cards Support and Service Unit (CSSU) procedures.
- Perform KYC reviews (Scheduled & Unscheduled Reviews for Individual Client types across varied risk classes) including monitoring and tracking of KYC records, assisting with the development and execution of action plan for expiring records, and ensuring records are not past due.
- Determining if the accounts are in scope.
- Client Identification, Verification and Screening
- Information such as customer's address, employment (including employer), connectivity to PEP/SPF (Sanctions Screening), will be validated and confirmed. These will be validated based on existing information available or through approved third-party sites. Based on the

results, enhanced due diligence checks will be performed which include negative news and social media checks

- Partner with internal units to ensure adequate due diligence process is carried out for customer accounts and documentation reviews.
- Ensure all information and documentation comply with local regulation and Citi standards.
- Ensure any tech issue/procedural clarifications gets highlighted to managers for further review and guidance.

RBS BUSINESS SERVICES PVT LTD: 20th Feb 2012 to 28th Feb 2014

Worked as a Financial Analyst in **Anti money Laundering operations KYC** at RBS Business services Pvt Ltd from 20th Feb 2012 to 28th Feb 2014

Responsibilities:

- Perform AML and KYC checks on new and existing institutional clients.
- Perform due diligence for Corporate Clients to meet the regulatory and other internal KYC requirements.
- Collecting client information from approved Primary sources & Chamber of Commerce of different countries.
- Accountable for independent due diligence and successfully on-boarding new clients in a high quality / timely manner and ensuring compliance AML / KYC policies.
- Evaluating request from the front office for exceptions and extensions to the Know your customer policy.
- Screening adverse information of clients using World Check, Lexis Nexis, and company's internal sources.
- Analysis of reporting and management information.
- Knowledge of risk-based applications (World Check, Lexis Nexis, Bankers Almanac, D&B)
- Review client documents and ensure conformity to KYC and AML standards.
- Liaising with Sales, Business and Compliance to ensure a smooth on-boarding process.
- Onboard clients in a timely and professional manner.
- Conduct enhanced due diligence for high-risk clients using World Check, Lexis/Nexis, and other internal source.
- Ensure that risk control and compliance policies are adhered to.
- Operate with high levels of client satisfaction in relation to any on-boarding queries/issues.
- Conduct review of existing clients within the database to ensure that their documentation is kept up to date.

Kelly Services India pvt ltd: 5th Aug 2011 to 16th Feb 2012

Worked as a Process Associate in **Account payable** at Kelly Services Pvt ltd from 5th Aug 2011 to 16th Feb 2012

Responsibilities:

- Calculating, posting business transactions.
- Invoice processing, verifying financial data for use in maintaining records.
- Clarifying questionable invoice items, prices or receiving signatures.
- Providing customer service to our vendors and providers.
- Processing weekly checks and Open balance reports
- Verify invoices against (purchase) orders and ensure the goods or services were received before issuing payment to their vendors.
- Verify outstanding or current liability which a business owes payment to its vendor.

- Maintaining the master vendor file, receiving vendor invoices, or uploading invoices into a financial or accounts payable automation system.
- Verifying and matching invoices, routing for approval, and processing the payments.
- Responding to vendor inquiries, negotiating terms, and ensuring vendors are paid on time.
- Maintaining internal controls from identifying duplicate or fraudulent invoices, preventing duplicate payments, and accounts payable audits.

Completed “Data Analytics for Business Strategy ” from IIMK, Kozhikode, India (2021-2022)

Key Learnings:

- Review the Business requirements, Product requirements, Functional Requirements and Marketing requirements.
- Review the Software and quality requirements with key stake holders to achieve organization objectives.
- Actively participate on requirement workshop and review meetings.
- Compile the requirement data set to analyze and summarize the outcomes.
- Identify the use cases for software application and its quality standards.
- Perform Conjointly and RFM analysis to identify the key requirements and market segments.
- Proficiently use the Tableau and fundamentals of “R” language for analysis and come up with the key use cases to achieve the business requirements.
- Perform GAP analysis and suggest for improvements.
- Build strong relationship with project management, internal and external stake holders to complete the assignments and objectives.
- Collaboratively work with team members to review and perform the assigned task to achieve the objectives.
- Analyze the problems/issues identified by team members and organize the team review with technical experts to resolve the issue at the earliest.

PROFESSIONAL QUALIFICATION: -

S. N.	Name of Course	Name of Institution	Year of passing	% Of Marks
1)	International Advanced Certificate in AML-ICA	The University of Manchester, Alliance Manchester Business School	Pursuing - 2023-24	Professional Certificate
2)	Data Analytics for Business Strategy	Indian Institute of Management, Kozhikode	2021-2022	Professional Certificate
3)	CAMP	Dridhon	2022	Professional Certificate
4)	PGDM (Finance & HR)	National Institute of Science and Technology (NIST), Berhampur, Orissa	2009-2011	7.83
5)	B.B. A	Guru Jambeswar university, Hisar, Haryana	2006-2009	59
6)	PGDCA	Govt. women’s college, Berhampur	2003-2004	A

ACADEMIC QUALIFICATION: -

- Completed “**Data Analytics for Business Strategy** ” from IIMK, Kozhikode, India,
- Completed “**Certified Anti-Money Laundering Professional**”, from Dridhon Bangalore.
- Completed C.H.S.E. (+2) from Govt.women’s college, Berhampur.
- Completed Matriculation from Govt. girl’s high school, Berhampur.

SUMMER INTERNSHIP PROGRAM: -

- Successfully completed my internship at **KARVY STOCK BROKING LTD**, Chennai with the topic of “**A COMPARATIVE STUDY ON RISK & RETURN OF ICICI PRUDENTIAL MUTUAL FUND & RELIANCE MUTUAL FUND**”.

Duration: 60 Days

Period: 16th June to 14th August 2010

Company: KARVY STOCK BROKING Ltd.

ADDITIONAL SKILLS: -

- Knowledge in Windows, MS-Word, MS-Excel, MS-PowerPoint.
- Conceptual knowledge on Tableau and R

LANGUAGE PROFICIENCY: -

- English
- Hindi
- Oriya

PERSONAL DETAILS: -

Date of Birth : 15th March 1986

Nationality : Indian

Gender : Female

Marital Status : Married

Hobbies : Playing badminton & computer games, listening to music, Travelling & making friends.

Strength : Confidence & Hard working.

Career GAP Summary: - (2016 to 2022)

Relocating from one geographic area to another and caregiver:

I took a pause in my career to devote myself as the primary caretaker for my family, which needed my full attention. The break was unanticipated, but it gave me an opportunity to be there for my family during a time of need. I also spent time during this period to enhance my analytical skills and furthering my education.

I am now eager to get back to work and excited to see where I go for the next chapter in my career.

DCLARATION

I do hereby declare that all the statements indicated here are true to the best of my knowledge & belief.

Date: 19/09/2024

Place: Abu Dhabi, UAE

(Sasmita kumari Padhy)