

BANKING OPERATIONS

- Detail-oriented and experienced professional with 2.5 years in outward remittance operations, exceptional skills in resolving queries, and proficiency in SWIFT message handling. Seeking a challenging role where I can leverage my expertise to streamline processes, ensure compliance, and deliver exceptional service to customers.
- Execute and process domestic and international remittance transactions accurately and efficiently using banking systems and software.
- Review transaction details, including sender and recipient information, amounts, and currency conversions, to ensure accuracy and compliance with regulatory requirements. Provide excellent customer service to clients by addressing inquiries, resolving issues, and assisting with transaction-related concerns promptly and professionally.
- Ensure adherence to regulatory guidelines and compliance standards, including AML (Anti-Money Laundering) and KYC (Know Your Customer) regulations, throughout the remittance process.

Areas of Expertise include:

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| ■ Finacle Core Banking Solutions | ■ NRS (Neo Remittance System) | ■ Fx-Mercury (Foreign Currency Utilization) |
| ■ AMLOCK | ■ STAR | ■ Customer Service Requests |
| ■ FCRM | ■ Currency Reconciliation | ■ FIRCO CONTINUITY |
| ■ SMSA (Swift Message Search Application) | ■ Credence Foreign Exchange | ■ Exceptions Handling |

PROFESSIONAL OVERVIEW

Head Office, ICICI Bank Limited, Hyderabad

Dec 2021 - May 2024

Assistant Manager - Handling Outward Remittance Operations:

- Downloaded transaction dumps from foreign banks using customer response systems, ensuring accuracy and completeness of data.
- Identified and resolved all rejections and queries promptly, providing necessary information to branch banking teams for further action.
- Conducted thorough monitoring of foreign transactions to detect any suspicious activities or compliance breaches, ensuring adherence to AML regulations.
- Managed SWIFT message handling and created SWIFT copies for transferring funds to foreign banks, ensuring compliance with international standards and regulations.
- Maintain accurate records and documentation of remittance transactions, including transaction logs, receipts, and customer information, in compliance with internal policies and regulatory requirements.
- Identify and mitigate risks associated with remittance transactions, including fraud detection and prevention measures, to safeguard against financial losses and compliance violations.
- Monitor remittance transactions for suspicious activity or irregularities and report any potential compliance violations or security breaches to the appropriate authorities.
- Collaborate with cross-functional teams, including compliance officers, customer support, and finance departments, to facilitate seamless remittance operations and resolve issues effectively.

- Monitored funds by facilitating transfers to other foreign banks for existing clients, verifying beneficiary details and beneficiary banks for accuracy.
- Analyzed the purpose of remittance and relationship between inward and outward remittance transactions to mitigate risks and ensure compliance.
- Facilitated the KYC process for remitting transactions, ensuring compliance with regulatory requirements.
- Managed Nostro reconciliations to ensure accurate accounting of funds and timely resolution of discrepancies.
- Initiated transactions to foreign banks upon completion of total scrutiny and as per customer request.

Senior Officer - Transaction processing in Outward Remittance Operations:

- Processed outward remittances for individual and corporate clients in various global currencies, including USD, EUR, GBP, CAD, SAR, ZAR, QAR, HKD, JPY, SGD, AUD, AED, and CHF.
 - Verified remittance instructions and conducted due diligence on customers and transactions to ensure compliance with regulatory requirements, including anti-money laundering (AML) and know your customer (KYC) checks.
 - Handled all queries related to outward remittances promptly and efficiently, providing assistance and support to customers regarding transaction status, fees, and regulatory requirements.
 - Managed exception handling and resolved discrepancies or errors in remittance instructions, coordinating with internal and external stakeholders to implement corrective actions.
 - Maintained accurate records of all outward remittance transactions and documentation, including SWIFT messages, in compliance with regulatory requirements.
 - Implemented process improvements to streamline outward remittance operations and enhance efficiency while maintaining high standards of service quality.
 - Responsible for all outward transactions which is processed from India to abroad
 - All rejections and queries raised by foreign banks, also anti money laundering and Name screening.
 - Coordinating with branches all over India for processing important payment transactions.
 - Attending to internal and statutory audit queries of the team, and adhering to Internal guide
 - Monitoring all transaction queues to complete the transactions within TAT by coordinating with team members.
 - Identifying the suspicious transactions and reporting the same to Compliance team for further investigation.
 - Established processes for monitoring customer satisfaction levels.
 - Provided guidance and support to junior staff members on daily tasks, projects, and objectives.
 - Managed customer service inquiries and complaints in a timely manner.
 - Coordinated with other departments to ensure smooth flow of operations,
 - Supervised daily operations including scheduling shifts, assigning duties.
 - Organized training sessions for new hires to familiarize them with the workplace environment.
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Credentials/Achievements

Education:

- Master's in business administration, JNTUH, Oct 2021 – Mar 2023, **7.0 CGPA**
- Bachelor of Science (MPC), Kakatiya University, July 2018 – Sep 2021, **7.2 CGPA**
- Intermediate, NRI Junior College, Jun 2016 – Mar 2018, **87.40%**
- Matriculation, Krishnaveni Talent school, May 2016, **8.2 CGPA**

Software Proficiency:

- Microsoft Office tools (Excel, Word and PowerPoint)
- Libre Office
- Finacle 2.0

Certifications:

- NISM (National Institute of Securities Market) 5a - Mutual Fund Distributors.
- Post Graduate Diploma in Sales and Relationship Banking (PGDSRB).

Achievements:

- Promoted to Assistant manager-I in the year 2022.
- Promoted to assistant manager-II in the year 2024
- Extra Mile Performer award for the FY 2023-2024

Additional information

- **Languages:** English, Hindi, Telugu.
- **Interests:** Listening to Music, Travelling.

