

Partha Sarathy A

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Objective

Dynamic and results-driven banking professional with 8.8 years of experience in retail banking, client relationship management, regulatory compliance, cross-selling and risk assessment. Proven expertise in KYC, AML, CDD, EDD, transaction monitoring, and multi-currency forex management. Skilled in driving branch profitability, enhancing operational efficiency, and implementing robust risk controls. Strong leadership skills in team training, performance management, and implementing process improvements, resulting in measurable business growth. A results-oriented professional committed to fostering a customer-centric and compliant banking environment.

Experience

- CITI Bank, Chennai** November 2022 - November 2024
(Transitioned to Axis Bank in March 2023 as part of the acquisition)

OIC | Deputy Manager

- Spearheaded customer acquisition and retention strategies, leading to a 27% increase in new client onboarding and a 20% rise in customer retention rates.
- Managed end-to-end branch operations, ensuring high standards in customer service, compliance, and financial risk controls while driving operational efficiency.
- Managed a portfolio of high-net-worth individuals (HNI) and corporate clients, providing them with customized banking solutions, including forex services, trade finance, and wealth management.
- Supervised inward and outward remittances, ensuring strict adherence to SWIFT, RTGS, NEFT, and cross-border regulatory requirements.
- Conducted monthly internal audits, ensuring zero compliance breaches and maintaining 100% audit clearance from regulatory authorities.
- Implemented customer service enhancement programs, improving Net Promoter Score (NPS) by 22% and reducing customer complaints.
- Established strong B2B and B2C relationships, facilitating business expansions, corporate tie-ups, and strategic partnerships that contributed to overall market positioning.

- City Union Bank Ltd, Chennai | Coimbatore | Hyderabad** March 2016 - October 2022

Branch Development Manager

- Built and maintained relationships with HNWI, SMEs, and corporate clients, offering tailored financial solutions such as forex services, investment products, and trade finance solutions.
- Developed and enforced AML/KYC frameworks, ensuring all customer accounts adhered to CDD, EDD, and transaction monitoring requirements.
- Implemented strategic cross-selling initiatives, driving a significant increase in branch revenue through banking, credit, and investment products.
- Conducted In-depth financial analysis, including the evaluation of income statement, balance sheet and cash flow statement. Compiled pre-sanction & post-sanction conditions for loan approvals, ensuring adherence to compliance requirements and proper documentation.
- Supervised cash transaction and managed cash procurement of the branch to ensure smooth operations and compliance with internal controls.

Senior Associate

- Performed reconciliation of all internal sundry debtors/creditors accounts on a daily basis and prepared MIS reporting to support accurate financial tracking and decision making.
- Fostered collaborative relationships across departments, ensuring streamlined operations and seamless coordination between customer service, risk management, and back-office teams.
- Drove digital banking adoption, increasing mobile and internet banking registrations by 42%, enhancing customer engagement and transaction efficiency.

Education

- **NIIT - IFBI** 2015 - 2016
Post Graduation Diploma in Banking and Finance
70%
- **K Ramakrishnan College of Engineering** 2009 - 2013
BE in Electronics and Communication Engineering
CGPA - 8.05 / 10

Area Of Expertise

- - Branch Management
 - Regulatory Knowledge (e.g., FATCA, CRS, RBI guidelines)
 - Client Service Management
 - Financial Analysis and Credit Assessment
 - Cash Management
 - Project Management - Audit and Organizational Skills
 - KYC, AML Guidelines, CDD & EDD
 - Sanction Screening, Fin-crime Fraud Detection
 - Transaction Monitoring & Suspicious Activity Report
 - Technical Proficiency - Microsoft Excel and PowerPoint
 - Team Handling

Professional Certification Course

- **AML/KYC Operational Certificate HTP, Hireyy (2024)**
 - ✓ Possess a strong grasp of transaction monitoring for US/UK markets, with expertise in managing CDD, EDD and implementing compliance frameworks aligned with regulatory standards.
 - ✓ Acquired knowledge on red flag identification, preparing CTR/SAR, and Investigating all the suspicious activities.
 - ✓ Hold an in-depth understanding of AML regulations, Bank Secrecy Act (BSA) Laws, USA Patriot Act, OFAC and international compliance standards.
 - ✓ Skilled In detecting suspicious transaction patterns, including structuring, and ensuring prompt submission of reports.

Certification

- ✓ Certified Finance Analyst - Vskills
- ✓ Certified AML-KYC & CDD - NISM
- ✓ Certified Lean Six Sigma - Udemy

Personal Details

- Date of Birth : 24/01/1992
Permanent Address : No.1, Kennet Nagar, Muthupatti, Madurai- 625003.
Linguistic Languages : English & Tamil

Disclaimer

- I declare that all the information provided above is true to the best of my knowledge and belief.

Place: Chennai

(Partha sarathy A)