**ABHRA DUTTA**

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**Sr.MANAGER**

*Looking forward to challenging assignments in Banking & Finance Sector (Compliance)*

**SUMMARY**

* An adroit and tactful professional with and nearly 9 years of experience in various fields, comprising 8 years in Banking Sector including working in top private bank like ICICI Bank.
* Has worked in multiple domain like handling of Compliance, Customer Service & Grievances & Fraud Monitoring aspects.
* Have hand on experience as part of Business Compliance & Central Compliance. Possesses excellent analytical & managerial skills with strong problem solving ability. Also meticulous in following regulatory and statutory compliance monitoring along with controls.
* Has proven credentials in providing impeccable customer support as well as obtaining, analyzing and verifying the accuracy of information in a timely manner. Has initiated and implemented corrective action as needed in order to ensure that an excellent standard of service and a high level of customer satisfaction are maintained. Competent at handling customer queries and complaints with effective customer service, communicative skills and time management.
* Adept at fraud prevention by the application of various risk management tools such as (Flowchart, Checklist, and SWOT analysis, Data Gathered) to effectively manage risk. Has ability in addressing operational issues, resolving performance bottlenecks with expertise in devising policies & plans for improving business performance and achieving desired objectives and organizational growth.

**KEY SKILLS**

* Department Liaison & Coordination
* Audits Statutory & Regulatory Compliances
* Customer Service & Satisfaction
* Fraud Risk Management
* Banking Operations Handling
* Risk & Control Matrix Preparation
* Analytical & Managerial Skills
* Leadership Ability & Team Management
* Good Interpersonal Skills

**PROFESSIONAL EXPERIENCE**

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| --- | --- | --- | --- | --- |
| **Sr.No.** | **Company Name** | **Place** | **Designation** | **Period** |
| 1 | Fino Payments Bank LTD.  | Mumbai | Sr.Manager | April 2017 till date |
| 2 | ICICI Bank LTD. | Mumbai & Hyderabad | Deputy Manager (Grade-II) | May 2012 to Mar 2017 |
| 3 | WBSETCL | Kolkata | Assistant (Establishment) | Aug 2010 to Jul 2011 |
| 4 | ICTEAS | Kolkata | Programmer Trainee | Dec 2009 to Jul 2010 |

**1.Fino Payments Bank LTD. (Mumbai) April 2019 till Date**

**Designation:** Sr.Manager

**1.Fino Payments Bank LTD. (Mumbai) Apr 2017 till March 2019**

**Designation:** Manager

CURRENT JOB RESPONSIBILITIES (Fino Payments Bank Ltd.):

* **Central Compliance :**
* Spearheading activities related to Compliance for whole of Payments Bank.
* Preparing and Monitoring Calendar of Returns(COR).
* Working on integration of ADF(Automated Data Flow) reports to CBS as per mandate by RBI , so that all the Calendar of returns(COR) should be submitted automated without manual intervention.
* Management Committee Meeting Monitoring via Committee formation, monitoring of meetings based on different frequency and record keeping of MOM for presenting to Board Meeting.
* Updation of Regulatory Instruction and maintaining Obligation register.
* Maintaining and tracking inward and outward register for all the communications with RBI as a central point of contact for Bank.
* Involved in RBI Audit & Inspection under Section 35 of the BR Act, 1949 as part of schedulement evaluation and Annual Financial Inspection.
* Compliance views for review of Product, processes and agreements as prepared by Business.
* Acting as repository for Policies of the Bank which are approved through Board.
* Compliance Monitoring for Merchant Acquiring business and Card Payment services .

**Achievements:**

* Helped to set up new Payments Bank while following compliance guidelines of RBI. Successfully completed all the compliance activities for setting up a Payments Bank and received RBI Licence for Fino Payments Bank and received final Press Release from RBI for operational readiness of the Bank.
* Helped to set up number of branches and applying to RBI for branch approval & authorization. Received Authorization from RBI for opening of branches for Fino Payments Bank.
* Helped to obtain PPI licence and mobile banking license from RBI. Received RBI approval for Issuance of Prepaid Payments Instruments and Mobile Banking for Fino Payments Bank.
* Helped in documentation process completion for various new systems like setting up Payments systems(RTGS/IMPS), membership for CCIL etc. Received Authorization from RBI for commencing various payments systems like RTGS/IMPS and setting up treasury in bank through CCIL .
* Successfully completed Audit and Inspection of RBI under Section 35 of the BR Act, 1949 for schedulement evaluation.
* Closure of Fraud cases of amount more than 1 Lakh approval from SSM,DOS,RBI

**Projects Involved:**

* Engaged with Business & Technology team for PPI, UPI, Mobile Banking, Internet Banking, Merchant Acquiring Projects .starting from Document note, reporting part to preparation of Policies before making it in production.
* Currently, pending projects are Prepaid Card, Gift Card etc.

**2.ICICI Bank LTD. May 2012 to Mar 2017**

**Break up of career growth in ICICI Bank LTD.**

**2.a) ICICI BANK LTD. (HYDERABAD) Apr 2015 to Mar 2017**

**Designation:** Deputy Manager (Grade-II)

**2.b) ICICI BANK LTD. (MUMBAI) Sep 2012 to Mar 2015**

**Designation:** Deputy Manager (Grade-I)

**2.c) ICICI BANK LTD. (MUMBAI) May 2012 to Aug 2012**

**Designation:** Probationary Officer

**Highlights of the work done in ICICI Bank LTD.:-**

* **Business Compliance:**
	+ Spearheading activities related to Internet/ Mobile Banking business Compliance.
	+ Undertaking BCP (Business Continuity Plan) and BIA (Business Impact Analysis) to review the criticality of the products/processes w.r.t. High/Medium/Low on yearly basis.
	+ Contributing towards the organization’s mandate for compliance to the Sarbanes Oxley Act for the risk/compliance related to existing products/process on quarterly basis based on new COSO 2013 framework.
	+ Preparing RCM (Risk and Control Matrix) related to new products related to Internet/Mobile Banking for SOX certification based on COSO 2013 framework.
	+ Accessing and reviewing new and existing products/processes each year regarding the risk aspects through legal and compliance team by involving various stakeholders.
	+ Providing training to members of the teams and groups half yearly basis for getting accustomed to information security infrastructure and audit queries.
	+ Liaising with Audit firm Bureau Veritas, Business Unit Heads and Corporate Compliance on behalf of the division, Planning completed and led risk based audits for all support and operational departments and got Bureau Veritas Certification ISO/IEC 27001:2005 standard.
* **Fraud Monitoring Management :**
* Spearheading activities related to Internet/ Mobile Banking Fraud monitoring and management.
* Devising and implementing various strategies as part of internet/mobile banking fraud prevention process improvement team.
* Preparing RBI MIS for Internet/Mobile Banking Fraud and Reporting of Fraud cases to RBI.
* Undertaking activities like closure and write off of fraud cases to RBI on quarterly basis.
* Handling Internet/Mobile Banking Fraud cases reports to Banking Ombudsman/Court/Police(Cyber Crime).
* Getting recovery from beneficiary (fraudsters) accounts with the help of RCU & police and coordinating with DSMG team to recover.
* **Customer Service & Grievances monitoring :**
* Managing customer service operations, ensured customer delight by achieving delivery & quality service.
* Handling troubleshoot/issues related to internet/mobile banking platform.
* Resolving each customer querries within TAT and providing proper solution to customers.
* Handling Internet/Mobile Banking complaints raised by customers directly to Banking Ombudsman/Court/Police.

**Achievements**

* Successfully completed consecutive years 2014-15, 2015-16 audits involving(2 internal audit and one external audit) for internet/mobile banking department.
* Reduced client complaints to 30% (in FY 2015-16) less than 2014-15 through adhering to documentation, systems and processes.

**3. WBSETCL (KOLKATA) Aug 2010 to Jul 2011**

**Designation:** Assistant (Establishment)

**Highlights**

* Establishment related work (like preparing leave order, increment order, etc.)
* Prepared business drafts

**4. ICTEAS (KOLKATA) Dec 2009 to Jul 2010**

**Designation:** Programmer Trainee

**Highlights**

* Conducted vendor analysis in excel by using Pivot, Custom Sorting, Pie Chart, etc.
* Involved in Macro Programming in excel

**EDUCATIONAL QUALIFICATION**

* MBA (Full Time) in Banking & Finance from Manipal University in 2014.
* Post Graduation Degree in Banking and Finance from Manipal University, SMU in 2012.
* B.Tech. (Computer Science) from Institute of Engineering & Management, Kolkata, WBUT in 2009.

**CERTIFICATIONS**

1. Received **Maestro** Certificate from Fino Payments Bank in the annual Rewards & Recognition Programme in July 2018 as best individual performances among 12 candidates who have shown tremendous application and hard work to overcome all obstructions and take the Bank to new level in FY 2017-18.
2. Received **Best Innovative Business Solution** Certificate from Fino Payments Bank in the annual Rewards & Recognition Programme in July 2019 as best individual performances among 6 candidates who have proposed innovative solutions to take the Bank to new level in FY 2018-19.
3. Received Certificate from College of Agriculture Banking, RBI, Pune for attending and participating in Discussion session & Training on Differentiated Banking in Feb 2018 involving candidates from Small Finance Banks & Payments Banks.
4. Received **Junior Associate of the Indian Institute of Bankers (JAIIB)** certificate from Indian Institute of Banking and Finance (IIBF) in Feb 2014 .
5. Certified Trainer NSDL (National Securities Depository Limited)- Depository Operation Module of the NCFM in 2011.
6. Certified as NISM (National Institute of Securities Markets)-Series-V-A as per SEBI Regulations in 2011.

**PERSONAL DETAILS**

* **Date of Birth :** June 5, 1987
* **Languages Known :** English, Hindi, and Bengali
* **Hobbies :** Playing Cricket, Watching Movies, cooking.