

VIVEKANANDA GHOSH

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CAREER OBJECTIVE

To austere adhere to my professional etiquettes, maintaining and synchronizing to the corporate decorum of the organization. I look forward to pride, purpose, Integrity and staying committed to any assignment that I undertake.

PROFILE

- Over 10 years 4 months of experience in CDD/AML Risk/KYC/credit documentation/other operational work-related processes in Commercial & Retail Banking segment, which includes internal review, Customer Due Diligence and checking all CA, BIL, LAP, CC/OD products, Credit risk control, a/c opening forms and KYC documents.
- Presently working with **STANDARD CHARTERED BANK** as Associate, Client Delivery - Client On Boarding And Management (COBAM) Specialist – IMO – East.
- Qualified Professional with Master of Business Administration (MBA) in Finance (Major) & Marketing (Minor) from Management Institute of Durgapur under West Bengal University of Technology with the **latest trends and techniques of the field, having an inborn quantitative aptitude & determined to carve a successful and satisfying career.**
- Qualified B. Com (Honours) with practical experience of Accounting & Finance. Knowledge of **CRM, Consumer Behavior, Financial management, Operational management.**
- Focused and hardworking, self motivated and team oriented with excellent communication and interpersonal skills. Attention to detail and capability to switch to allied or varied technologies depending on project requirements.
- Effective time management - Able to work under pressure and meet project deadlines, proactive. Internal on job project handled like: Acknowledgement on debt (AOD), off boarding project, Aadhar project, MTR review project etc. Participated on UAT testing of different tools launched in system.
- Worked together with the clients and colleagues. Take ownership of Team lead in absence of Team leader.

EXPERIENCE SUMMARY

5. Associate, Client Delivery Specialist – IMO – East - STANDARD CHARTERED BANK

(Dec 2016 to till date)

Key responsibilities:

- Perform credit documentation activities (Credit Risk Control) for the deals flowing from Corporate & Institutional Banking ("CIB"), Commercial Banking ("CB") and Business Banking ("BB")
- Conduct checks on Credit Documentation output as applicable-MOE preparation, Property release, Lodgement, AOD etc.
- Identify processing risks or inefficiencies and implement appropriate and effective changes
- Perform all relevant onboarding processes
- Creation of CDD for New Clients & Review of CDD for Existing Clients and perform regulatory onboarding (e.g. FATCA, CRS) activities
- Manage TAT for NTB account opening. Manage TAT for static data maintenance, signature updates, within defined parameters.
- Work to improve client experience through superior service and timely completion of various jobs assigned
- Give inputs for improving processes
- Change projects, remediation's/smoothening, process improvements Ensure full compliance with the ORMA Framework
- Ensuring full state of readiness to face surprise audits.

- To conduct all business operations in compliance with internal policies and external laws/regulations/guidelines. To ensure full compliance with CDC, BCSBI, RBI outsourcing Policy and other applicable laws/regulations/guidelines. To drive the compliance culture down the line.
- To undertake periodic self-assessment on key controls to assess the proper functioning and adequacy of existing controls.
- Assist in coordinating, facilitating and promoting understanding of operational risk and in implementation and management of OR within the Unit.
- Accept and arrange processing of various channels like Straight2Bank-internet banking and related products and services setup requests for Commercial Banking (CB) and Business Banking (BB) clients; including internal setups e.g. for Client Access, Transaction Banking (TB) implementation testing setups, various internal operations unit's setups relevant to channels activation, all interactions for their online banking channel activation pre-transactional enquiries/setup, training, and other channel related issues

4. Client Coverage Manager – Commercial Clients – East - STANDARD CHARTERED BANK

(Feb 2016 to Nov 2016)

Key responsibilities:

- To ensure compliance of all Internal Procedures, Operational Controls and Regulatory Requirements.
- To assist Relationship Managers in implementing changes to Internal Standards and Procedures in line with development in the business.
- To ensure strict compliance of Internal procedures in line with the standards laid down as per the Quality Policy
- To ensure speedy resolution of customer queries and complaints, in accordance with laid down procedures and quality standards.
- Compliance of all the policies and procedures issued in relation to Money Laundering Prevention & KYC Norms.
- To provide information about product features, benefits and implementation to callers
- To help customers with their complaints and problems
- To provide back-office support to sales team
- Awareness of all the policies and procedures issued in relation to money laundering prevention & KYC
- Ensure compliance with these policies and procedures on an ongoing basis.
- Any suspicious transaction must immediately be reported to the supervising officer.
- Client servicing through the Bank's "Outserve" mode with the aim of Customer delight

3. Support Officer – Business Clients – East - STANDARD CHARTERED BANK

(April 2015 to Jan 2016)

Key responsibilities:

- Customer Due Diligence / Dip Testing and checking all CA (liability) products opening forms for domestic and import/export customers, KYC documents. Checking all BIL, LAP (Assets) cases KYC, financial documents, BTO calculation, Loan details sheet, Eligibility sheet preparation, internal checklist preparation etc.
- All the cases are processed and data is entered in an error free manner. Proper quality checks are done on all customer documents and applications.
- Preparing and managing all relevant MIS reports, ensuring that all key sales MIS are sent on time, accurately and consistently
- Timely and effective co-ordination with all units so that business objectives are driven and processes are adhered to.
- Co-ordinating with Ops team (Regional Sales Unit, Central Account Service, Service Quality Team, Regional Ops Unit) for quick set-up of account
- Regular trainings to frontline for Form filling / documents / internal process or circular etc
- Provide support to the manager and team in administering and maintaining records.
- Conduct CDD, KYC, risk assessment on individual and non-individual customers, Unwrapping Non-individual entities to find out BO's

2. CDD Officer – Business Clients East India - STANDARD CHARTERED BANK

(October 2014 – March 2015)

Key Responsibilities:

- Current Account opening, BIL, LAP & its service for East region (Kolkata, Patna, Guwahati, Bhubaneswar)
- Financial statement analysis like Ratio analysis, preparing fund flow statement, Cash flow statement, working capital management, eligibility calculation etc.
- Maintaining all types of MIS for the whole region.
- Reducing Sales errors related to current account opening for the region.
- Non-individual account – Current Account opening, BIL, LAP for entire East region.
- Giving proper training to the sales people/acquisition managers/sourcing persons/relationship managers/portfolio managers for circular and CDD process changes/amendments related to Current account opening documentation / KYC/ Customer Due Diligence.
- Checking full KYC of New to Bank customers to opening a current account in the bank.
- To achieve bank's objectives, building and maintaining good public and client relations.

1. Regional Dip-Tester - SME SB East India - STANDARD CHARTERED BANK(16TH MAY 2011- 30TH September 2014)**Key Responsibilities:**

- Current Account opening & its service.
- Reducing Sales errors related to current account opening. Non-individual account opening.
- Giving proper training to the sales people for circular and CDD process changes/amendments.
- Checking full KYC of New to Bank customers to opening an account in the bank.

EDUCATIONAL AND PROFESSIONAL DEVELOPMENT**MASTER IN BUSINESS ADMINISTRATION 2011****(Specialization: Major- FINANCE, Minor- MARKETING)**

Management Institute of Durgapur (under WBUT) A.I.C.T.E Approved

B.COM (HONOURS) in Accounting & Finance 2008

CITY COLLEGE, under CALCUTTA UNIVERSITY

HIGHER SECONDARY 2005Sabang Saradamoyee Higher Secondary School,
under West Bengal Council of Higher Secondary Education**SECONDARY EXAMINATION 2003**Sabang Saradamoyee Higher Secondary School
under West Bengal Board of Secondary Education**Computer Proficiency**

- ☑ Diploma in Financial Accounting System (DFAS). Proficient with MS Office applications – MS Word, Excel, PowerPoint

EXTRA CURRICULAR ACCOLADES

1. Paper submitted on FINANCIAL ACCOUNTING SYSTEM AND ITS ANALYSIS OF BRANCH OF PEERLESS GENERAL FINANCE AND INVESTMENT COMPANY LTD in conference on management conducted by MBA institute in 2011.
2. I have been awarded by General Manager of Standard chartered Bank for “Achieving Continuous Excellence (ACE)” in Q3 2011.

3. I have been awarded by Regional Head, SME SB East of Standard Chartered Bank for Best Dip-Tester – SME SB East in 2012.

PERSONAL DETAILS:

DATE OF BIRTH: 27TH July, 1988.

LANGUAGES: English, Bengali & Hindi.

HOBBIES: Net Surfing, Travelling, Playing cards.

PERMANENT ADDRESS: Makardaha donghaghata, Sky tower, flat 2b, Makardaha, Domjur, Howrah - 711409

Declaration:

I hereby declare that the above-furnished details are true and correct to the best of my knowledge.

Date:

(VIVEKANANDA GHOSH)