SAI KUMAR P

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CAREER OBJECTIVE:

To engage myself in a role that would enable me to utilize my analytical abilities, diversity of skills, knowledge and experience thereby enabling me to provide strategic support to the Organization and advance my professional growth.

PROFILE:

EDUCATIONAL QUALIFICATION

* **B.Com** in Sindhi college of arts and science with 70.8% May 2017.
* Higher Secondary Education from P.C.K.G GOVERNMENT HIGHER SECONDARY SCHOOL with 70.00% in State Board examination( May 2014)
* High School Education from P.C.K.G GOVERNMENT HIGHER SECONDARY SCHOOL with 70% in State Board Examination.(May 2012)
* Professional Overview

**Years of Professional Experience:** 2 year 10 months

**KEY ASSETS :**

* Excellent understanding of Banking operations, Retail KYC . Merchant related query handling.

PROFESSIONAL EXPERIENCE:

**Junior Officer - 1 year**

**HDB financial services. Adayar , chennai. ( A subsidiary of HDFC Bank ) in credit card operations.**

ROLES AND RESPONSIBILITIES:

* Taking care of KYC document verification for all types of ownerships (entities) based on RBI guidelines.
* Generating ARN ( Application Reference Number ) for all cases with necessary details filled in application.
* Releasing all types of Tid's for normal and exceptional cases on priority basis.
* All Tid's will be activated through Base 24 application at end of the day and the acceptance and facilities of Tid's will be choosen by here only.
* Taking care of account linking for all NEFT pay mode cases and verifying account numbers and the names are matching with merchant application.
* Mailing End of the day status to manager with counts and exceptions.
* Taking care of extra activities called as additional tid setup which is giving more number of Tid's to the same merchant.
* Additional Tid Mis report and tallying it at the end of the month and filing it for audit purpose.
* Taking care of agreement franking for all tid released application and the sending all application to warehouse.
* Handling pc software and application issues with IT people to rectify it as soon as possible.

**Current Role: KYC Specialist in TCS (Checker)**

**Experience in TCS: 1 Year 9 Months.**

**Product Knowledge:**

**Know Your Customer (KYC), Anti Money Laundering (AML), Transaction Monitoring, Screening and**

**Adverse media**

**Experience Details:**

**TCS experience:**

**CITIBANK KYC (NAM) July 2017 – Till date**

➢ Currently working with Citi Bank KYC process.

➢ Investigate and monitor of any suspicious activities of customers account transaction and make

recommendations for further review or closure as per the policies and procedures and file Alert

Activity report (AAR), Suspicious alert report (SAR) and Business in personal accounts (BIP) and

we use tools like FIU (Financial intelligence unit), Eclipse, CRU (Central routing Unit) and stars

(which helps to pull the wire details for the clients)

➢ Verify the customer identification details of the customer and CIP information must be verified

through documentary or non-documentary means. Documentary verification required legible

documents issued by a trust worthy and reliable source to corroborate some or all of the

identification information provided by the client. Non-documentary verification refers to methods

that do not involve viewing verification documents but instead involve comparing the identification

information obtained from the client with information provided by third party like Lexis Nexis and

state of secretary. We use tools like File net place, file net consumer, Lexis Nexis and EOD report

to obtain CIP

➢ Handling outreach team which works on queries and missing information regarding customer’s

account via E mail and KIWI application

➢ Interacting with relationship managers (RM) and financial advisors through email communication

for missing and inaccurate customer information’s and update the customers profile to till date.

➢ Screening the clients, beneficiary owners, authorised signers, provider of funds and power of

attorneys through AML and Sanctions Screening and conduct Factiva. All U.S persons must

comply with OFAC regulations, including all U.S citizens and permanent resident aliens

regardless of where they are located, all persons and entities within the United States, all US

incorporated Entities and their foreign branches are screened.

➢ Conduct screening and disposition the hits according to the adverse media Categories, PEP, SPF

and OFAC screening includes economic and trade sanctions based on the US foreign policy

➢ Conduct reviews for the clients with the knowledge of AML, OFAC and local regulations as per

the policies and procedures.

➢ Minimizing the risk of bank by conducting periodic review, Uplift and HRAC review for Individuals

and Entities through Citi KYC Application.

➢ Following the policies and procedures of regulators and Citibank.

➢ Verifying the Occupation, SOW, Net worth, annual income of the customer with the transactions

done in the account.

Process excellence:

* Client Appreciation Mail
* RM Appreciation Mail
* 3 Dependable awards, 3 super star of KYC awards and Germs points for good performance
* Appreciation mail from team lead for QA pass
* Professional Overview
* **Currentemployment:** TATA CONSULTANCY SERCIVES Pvt, LTD., (July 2019 - April 2021)
* **Previous Employment:** HDB financial Services ( HDFC ) (Dec 2017– Jan 2019 )

Extra – Curricular Activities:

* Participated in Carom game A School level and secured a championship certificate in 2012.
* Secured Gold Medal on Ad-Zap competition conducted in the intercollege. ( Hindhu college, partition and Sindhi college )
* Participated in cricket on HDB financial services and secured a runners trophy.

TECHNICAL SKILLS:

* MS Office
* Type writing lower ( Distinction )

Personal Traits:

* Good team building skills
* Dedicated to excellence improvement
* Hard work and Persistence
* Good problem solving/ analytical skills
* Effective interpersonal and communication skills

PERSONAL DETAILS:

**Fathers Name :** C.T. Perumal

**Mothers Name :** P.Mahalakshmi

**Date of Birth :** 14-Jan-1997

**Marital Status** : Single

**Nationality :** Indian

**Work Experience :** 2.10 years

**Perm Address :** 26/30 gangaram garden kodambakkam Chennai - 600024

Declaration:

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

Yours Sincerely

(**SAIKUMAR P)**