**RAGHAVENDRA BANGI**

 Cell: +91-7406099499 Email: bangi.raghavendra@gmail.com

**CAREER OBJECTIVE**

* To become a successful professional in a highly competitive technological world where performance is rewarded with new challenging responsibilities and to serve a reputed growth-oriented industry

**WORK EXPERIENCE**

* Offering over **4 years’** of experience in **Know Your Customer (KYC),Loan**

**Designation**: Credit Operation

Doj:3rd April 2018 to 28th August 2020

 **Department:** Seller financing

 **Employer Name**: Hive loop Capital Pvt Ltd (Udaan)

* To check the BD tracker and the KYC requirement mail to the Seller
* SLA Agreement and TAT,
* Corporate Trust/Partnership deed, LLP Agreement
* Follow up with customers via email. Handling customer queries.
* To verify existing KYC received or obtain additional information.
* To document all the KYC received and generate CBIL report.
* Sending the document to the underwriting team via mail.
* If approved then sending the post approval documents to the seller and getting it
* back signed through the courier.
* After accumulating all the pre-approval and post-approval documents. checking the
* Same and sending it for disbursal.
* Prepared weekly Dip Cheque reports.
* Daily MIS preparation & PDD reports
* Pre-approval & Post-approval documents verifying.
* Checking the partner bank.
* To send the legal notice.
* Audit the customer documents.
* Operation Critical and Non-Critical error.

**WORK EXPERIENCE**

**Designation**: Associate

DOJ: 8th May 2017 to 31st August 2018

 **Department**: Associate Banking Operations

 **Employer Name**: ESAF Small Finance Bank.

**Roles and Responsibilities:**

* I have experience with independent and team-based work and I see the value in both approaches.
* Performing complete KYC creation for the client (CIP, CDD & EDD,AML) and submitting the same for quality approval.
* Complete initial investigation for all clients in support of adhering to KYC policies and procedures.
* Review and prepare all KYC documentation ready for KYC approval by KYC team Managers.
* Collecting the required identifying information on new clients and risk rating the clients based on geography, industry/occupation, product, political status, and reputational risk.
* Having Good Knowledge on Anti money laundering.
* Screening client and all related parties against relevant screening tools, with the vieto

 Identifying PEP and / or adverse news.

* Perform research via internal and external sources, gather and analyze documentatin

 Accordance with regulatory and KYC requirements.

* Contacting Relationship Manager, for further information when EDD is conducted.
* Study the financial statements of the organization and investigate errors, discrepancies,
* Forged/exaggerated information within the documents.
* NEFT & RTGS fund transfer in system, NEFT &RTGS Reconciliation and EOD batch closing.
* NACH (ACH, APBS and MMS) file processing from NPCI, NACH verification in system &NACH transactions posting. Having Good Knowledge on V Lookup and Pie table.

**WORK EXPERIENCE**

**Designation**: Operation Executive

 **Department**: Back Office/Payment.

 **Employer Name**: HOME CREDIT INDIA FINANCE PVT LTD.

 DOJ: 12th Oct 2015 to 6th May 2017

* **P**rocess in Back office: receiving of contract files and validating customer KYC
* Information. and post validation, these files are registered and then archived.
* Post registration files are scanned for uploading the documents in HOMER,
* Files are numbered and stored in archival.
* Cash loan customers: Cash loans files are registered. Again all unpaid contracts are
* Selected for generation of payment file under cash loan disbursement.
* Two Wheeler KYC Document Checking

B**ASIC ACADEMIC CREDENTIALS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Course** | **Name of the Institution** | **University/ Board** | **Year of passing** | **Percentage** |
| BE/B.Tech  |  Vishnu Sree Institute Of Science &Technology Hyderabad | J.N.T.U,Hyderabad | 2013 | 63.49%  |
| 12th Std | Govt. Jr. College | Board of Intermediate Education. Hyderabad. | 2009 | 60% |
| 10th std | Zilla Parishadh High school  | Secondary Board of Education. Andhra Pradesh. | 2007 | 61% |

 **INTERPERSONAL SKILL**

* Ability to rapidly build relationships and set up trust.
* Confident and Determined.
* Ability to cope up with different situations

 **PERSONAL DETAILS**

 **Name** : RAGHAVENDRA BANGI

**Residence Address** : #17/S,Flat#303,Sapthagiri Nilaya,1st Cross Anjeneya Temple

 Road

**Date of Birth**  : 12-04-1991

**Language Known** : English, Hindi, Telugu, Kannada & Tamil

**Marital Status** : Married

**Nationality** : Indian

 **DECLARATION**

I do hereby declare that the above information is true to the best of my knowledge

 **Date: (Raghavendra bangi)**