

# SIGAPPI SUBRAMANIAM GANDHI

## CAMS CERTIFIED / COMPLIANCE ANALYST



✉ sigasp@gmail.com; ☎ 055 4847881; Dubai, 📍 UAE

www.linkedin.com/in/sigappisubramaniamgandhi-32031b167

### 👤 PROFILE

- Highly qualified and technically sound professional with over **12 years** of experience in banking sector specializing in **KYC processes verification and handle financial transactions**; seeking a managerial role in an organization of repute.
- **Demonstrated leadership skills** in managing and motivating team members to ensure that the institution complies with regulatory requirements and mitigates the risk of financial crimes to achieve higher objectives with accuracy.
- **Ample knowledge in AML/CFT** transaction monitoring in Teller.
- **Implemented and maintained electronic Banking system appropriate KYC** and enhanced due diligence compliance standards; well versed with KYC verification of files for loan & credit card.
- **Proven ability to make timely and independent decisions** while working in fast-paced and results driven environment, multi-tasking to deliver exceptional results.
- **Monitor all aspects** of change in state or federal law and regulations to ensure awareness of actual and pending changes in each area of compliance.
- **Assess the completeness and accuracy** of customer documentation including identity verification, beneficial ownership and risk assessment.

### 🏆 CERTIFICATION & WORKSHOPS

- **Nov 2023 | CAMS CERTIFIED REFERENCE N ER-005151987** with competencies.
- **Nov 2023 | OSINT** from The Basel Institute on Governance

### 👑 TECHNICAL KNOWLEDGE

- **CAMS** - CAMS certification ER 00 5151987
- **Finacle, Fin ware**
- **ERP** – Baan 5
- **Tally 5.0** & MS office

### 🧠 KEY COMPETENCIES

- KYC Processes
- Financial Transaction
- MIS Reporting & Documentation
- Team Supervision
- A/C Payable Analysis
- Planning & Execution
- Banking Operations

### 💡 SOFT SKILLS

- Communication
- Leadership
- Interpersonal Skills
- Team Player
- Innovative Problem Solver
- Time Management

### 🎓 EDUCATION

- **2003: Master in Finance Management (M.F.M.)** from Loyola College, Pondicherry University, India
- **2001: B.com** from Meenakshi College, Madras University, India.

### 💬 PERSONAL DOSSIER

- Languages Known: English, Tamil, French, Hindi (Beginner)



## CAREER SNAPSHOT



## WORK EXPERIENCE

### Valli Finance Chennai

Mar 2016 – Apr 2018

#### Analyst

- Primary responsibility for **Customer Due Diligence, Risk Assessment, Surveillance, documentation review for audits, compliance, technology utilization with continuous improvements**
- Instrumental in **alerting bank** for suspicious activity to detect possible money laundering, terrorist financing, structured cash deposits/withdrawals and unusual patterns of questionable account activity.
- **Evaluate risk level** based on profile, transaction history, and the nature of business and classify into different risk categories to determine the appropriate level of due diligence required.
- **Researched and conducted risk-based searches**, using the internet and internal bank KYC systems, all counterparties and associated parties involved in transactions.
- **Conduct thorough background checks** on new and existing customers to verify their identity and assess the risk associated with their activities involving collecting and analysing information about the customer's identity, business operations, and financial transactions.
- **Abreast with relevant laws and regulations** related to KYC and anti-money laundering (AML) activities to ensure the institution's policies and procedures comply with these regulations and improve KYC processes and procedures.
- **Review and analyze customer-provided documents** like identification, business licenses, and financial statements and report all evidence in case management Excel spreadsheets to clear or escalate cases.
- **Cross-functional communication** with departments to communicate findings, address concerns, implement necessary corrective actions, and provide comprehensive, clear, and concise narratives of findings to help top management make appropriate decisions.
- **Provide training and guidance to staff** to raise awareness about KYC policies, procedures and compliance.
- **Optimum use of KYC-related tools and technologies** to streamline and enhance the efficiency of the due diligence process involving utilizing software for identity verification, risk assessment, and monitoring.

### INNOVATION GROUP

May 2012 - Aug 2014

#### MIS– Co-Coordinator

Dubai, UAE

- Optimum utilization of theoretical knowledge of **technical accounting** dealing with large quantities of financial data.
- Accurate analysis of applications for CITI BANK & ENBD – Credit Card & Loans **compliance to policy & KYC check** for the applications; conduct KYC formality reports on questionable accounts and transactions.
- Initiated and completed **high-quality KYC files**, including data input, research, and analysis, and maintained detailed tracking of KYC file status and other customer record activities to ensure completion within required timeframes.
- **Accustomed end-to-end KYC process** needs to align with workforce capabilities and reviewed various KYC processes (KYC includes Customer Identification Program (CIP), Customer Due Diligence (CDD)).

- **Coordinated and collaborated with the sales team** to obtain required information & applicable documentation related to client onboarding and KYC production and ensure that AML policies and procedures are always followed.
- Warrant back check **to call for verification** of customer details and strict compliance to calling the script with constant training and updates on policy revisions / new policies.
- Expertise in preparing and **managing correspondence**, reports and documentation; prepare revenue & business reports regarding the performance of each staff member with revenue details.
- **Maintained records** detailing current, prospective, and declined client profiles for further analysis and reference
- Outstanding service orientation with regular follow-up with banks for all pending cases for approval & booking, maintaining high reliability, professionalism and discretion.
- Independently managed multiple simultaneous requests, including customer data maintenance in a high-pressure work environment, identified data anomalies, & assisted with root cause analysis to minimize errors and increase performance.

### Axis Bank & HDFC Bank

Jan 2008 – Jan 2012

#### Deputy Manager

India

- Responsible for investigating, **reviewing, & escalating KYC/ AML alerts** for further investigations and monitoring transactions of assigned accounts to assess potential suspicious activity on the account, such as money laundering
- Skillful in **ensuring KYC compliance** and checking accounts for irregular transactions AML transactions.
- Accountable for **locker documentation, allocation, rent collection and locker operations** for customers
- Coordinating with **service branch for inward and outward clearing activities** and conducting teller transactions within checking and savings deposits and withdrawals.
- Monitor data inputs to manage and **maintain accuracy**; review system-generated alerts, assess the impact on AML processes, research as required, and document written results.
- **Optimize operations** including front desk, Teller, cheque clearing, KYC and customer service by collaborating with cross-functional teams and customers to find workable solutions.
- Managing the **Forex** of the organizations, executing social escalations for customer requests to ensure excellent customer satisfaction
- **Benchmarked industry trends and best practices** and assessed the potential impact of changes on evolving organizational processes in the payment and banking industry to exceed goals through effective task prioritization and great work ethics, compliance with companies' AML policies and procedures, and verification of customer and Due Diligence.

### FLEXTRONICS

Oct 2005 - Dec 2007

#### Sr. Accounts Payable Analyst

India

- **Executing the AP process** includes vouching for Invoices via EDI and Credit Notes, resolving blocked invoices in the queue, following up with buyers and planning the pending blocked invoices of more than 30 days on a weekly/timely basis, thereby reducing the percentage as per compliances.
  - Unmatched Receipts from more than 180 days
  - AP Challenges more than 30 days
  - Negative receipts for more than 60 days
  - Debit Balances of more than 30 days
- **Converting negative receipts into positive receipts** on materials matching perfectly and requesting the Vendor maintenance team to tap potential new vendors, place migration, and send the payment advice to the vendors.
- **Updating weekly tracker** for Unmatched Receipts/ AP Challenges/ Negative Receipts/Debit Balances and comparing the percentage level.