Ranjit

[Ranjit.232499@2freemail.com](mailto:Ranjit.232499@2freemail.com)

**SUPERIOR BANK COMPLIANCE MANAGEMENT**

Highly knowledgeable and skilled Bank Compliance Specialist understands the importance of corporate compliance with environmental laws and regulations. Professional has a very analytical mind and excellent planning skills. A self-starter, with bags of energy who is always leading the team from the front and who is not frightened to take the initiatives. Also do have the ability to work independently in an environment of change, challenge, multiple deadlines and priorities.

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| **Areas of Excellence**  Audit & Compliance  Banking Operation  Business Development | Customer Service  Analytical Skill  People Management | KYC/AML  Process Improvement  Training & Mentoring. |
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**Branch Leadership Excellence**

**Bank: - Manager, Kechery,Thrissur (Nov 2008 to Jan 2015)**

**Branch Operations & Compliance Manager:** Seeking long term Bank Compliance officer position in which my professional experiences and special qualifications will help encourage the growth of both my organisation and myself.

Vast Experience in regulatory compliance in a banking service industry.

Daily/Weekly monitoring of all accounts activity using banks internal procedures.

Special ability to monitor & Report Suspicious Transactions (STR) and Large Transaction Reporting (LTR).

In depth knowledge of bank laws, regulations, services, policies and procedures.

Experience with the analysis and control of cross boarder activities.

Sound Knowledge of standard Compliance and KYC / AML.

Familiarity with bank regulations and regulatory agencies.

Excellent planning, presentation and organisational skill.

Superior verbal and communication skill.

Verification and processing of CASA account opening documents and adhere with the KYC /AML policy.

Analyse and identify possible money laundering activity in the bank.

Create a warm, welcoming and friendly customer centric branch environment

Providing inspiration and leadership to branch staff daily through training, one-on-coaching, morning huddle and end of day meetings.

Conducting Business and Process audit in the branch and critically review the existing process and procedures.

Respond to branches and HO departments AML/CFT & Compliance inquires.

Review and address the system generated and manual AML alerts.

Investigate suspicious transaction and file suspicious activity report as required by the Govt. Agency.

Assist and train bank staff on AML and Compliance issues.

Review marketing materials for compliance.

Excellent organisational skill with the ability to lead initiative and provide support for program planning, execution, tracking and communication.

Strong leader and team player with excellent communication skill, able to partner with business and control partners to develop practical solutions.

2. **Mahindra and Mahindra Financial Services Ltd (August 2005 – October 2008).**

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| **Location : Thrissur & Irinjalakuda.**  **Designation: Branch Head Accounts.** |

Conducting Business and Process audit in the branch and review the existing process and procedures.

Controlling day to day activities of the branch.

Preparation bank reconciliation statements and to support regional co – ordinators with accurate data.

Customer documents and credit verification and ensuring the same as per the company standards.

Issuance of loans and delivery orders after credit verification.

Monitoring and controlling of branch expenses.

Ability to perform, troubleshoot and resolve all issues related to customer complaints there by providing best customer service.

Managed the debt position of customer accounts.

Operate all established collection procedures to achieve targeted results while protecting customer interests.

Ensures the timely collection of outstanding payments in accordance with policies and procedures.

Maintains accurate and up to date customer details and account records.

Obtain sufficient information to access the credit worthiness of newly proposed and existing customers and ensure that all clients meet the organisations requirements.

Providing inspiration and leadership to branch staff daily through training, one-on-coaching, morning huddle and end of day meetings.

3.**Shriram Group Companies (Feb 2002- Aug 2005).**

**Location : Thrissur & Kunnamkulam.**

**Designation: Accountant.**

Day to day accounting process.

Preparation of MIS to the top management.

Conducting Business and Process audit in the branch and review the existing process and procedures.

Received, recorded and banked cash, cheques and vouchers as well as reconciled records of bank transactions.

Prepare monthly and annual expense forecasts.

Issuance of loans after credit Verification.

Providing inspiration and leadership to branch staff daily through training , morning huddle meetings.

4. **Narayanan Lakshmanan & Company, Chartered Accountant (Oct 1999 –Jan 2002).**

**Location : Thrissur.**

**Designation : CA Articleship Student.**

Preparation of Day books and Ledger for different types

of companies.

Preparation of Financial statements – Trading Profit & Loss A/c and Balance Sheet for the companies.

Auditing of Accounts of different types of Companies.

Preparation of Received, recorded and banked cash, cheques and vouchers as well as reconciled records of bank transactions.

Prepare monthly and annual expense forecasts.

**Awards**

HDFC Bank, Certificate of Excellence Award from Mr.Bijoy Tharayil,Cluster Head, for outstanding contribution for CASA Value build up for the year 2012.

HDFC Bank, Silver Star Award with a cash prize from Mr.Dhiraj Reli, Business Head for the significant contribution to the organisation in Aug 2011.

HDFC Bank, Excellence in Execution Award from Mr.Navin Puri, Group Head, Branch Banking for the year 2010-2011 for outstanding performance as Teller .

**Education**

Bachelor of Commerce, University of Calicut.

MS – Office, Certification from IRIS Computer Education centre, India.

IRDA Certification for General Insurance.

Tally – Accounting package.

**Personal Details**

Date of Birth: 29-04-1978.

Status: Married.

Dependents:3

Citizenship: Indian.

**Declaration**

I hereby declare that all the particulars given above are true to the best of my knowledge