**JOSEPH**

**Corporate Cash and Account Management Operations, Citibank**

**Email**: joseph.381303@2freemail.com

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| PROFESSIONAL PROFILE |

Result-driven professional **with 4 years** of experience in the following fields:

* Banking and Finance operations
* On-boarding new clients/Account opening and maintenances
* Marketing, Sales and Event Management including Corporate Workshop management
* Business Development and ITES
* Customer service, Research and support

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| CORE COMPETENCIES |

Global Commercial Banking Marketing Sales and Event ManagementInvestment and transactional banking and operation Business development and Vendor Management Operations &Technology and Customer Service AML/Compliance and Sanctions

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| CAREER RECITAL |

**Since Nov’14: CITIBANK N.A., as Corporate Cash and Account Management Operations Kolkata, India**

**Key Deliverables:****

* **DAS management**–Document scrutiny, On-boarding new and existing clients and opening a/c and maintenances. CDD, AML and KYC.
* Maintaining account updates(signature, address, name, board resolution, subsequent a/c and bases, etc.,)
* **CASH management**–Accounts receivables and payables. Accepting clients' instruction with diligence, executing MIFT/FD/EEFC (All types of Cash/clearing/trade transaction based on client discretion) with proper validation and confirmation.
* Verify signature and a/c details as per system and sign off for further processing or cancellation.
* Liaising with RM/PSM/SRM,IT, Sales, Risk & Compliance on various issues related to onboarding a client and coordinating with different processing team to execute and delegate product processing and servicing.
* Monitoring system flows and resolving exceptions and deferrals to lead every transaction to settlement/completion or rejections.
* Well versed with AML and sanction based on US and Indian sanction schemes and updates.
* Monthly stock and inventory reconciliations and managing closing/opening of stocks.

**Major Attainments:**

* Digitization- Automation from manual processing to online portals.
* **Maker Designate Authorized Signer** of ICG Cash department of the Company.
* Specialized in analyzing AML sanctions with proper training quarterly.
* Specialist in both Production and UAT Sanity testing.

**Apr‘14 – Nov’14: BRITISH COUNCIL, as Marketing and Event Management Coordinator, Kolkata, India**

**Key Deliverables: ****

* Marketing of British Council Library informatory products and services and on-boarding new clients through memberships.
* Organising and Managing Event and corporate professional development workshops.
* Proposing and fixing up meeting with prospective clients to enhance companies’ collaboration with British Council which further enriches the Art and cultural objective of the Council.
* Provide induction to new existing, new and prospective clients about library products and information services.
* Dealt in target oriented job profile, which further helped in working efficiently and diligently under pressure.

**Apr‘13 – Mar’14: MINDWIRE TECHNOLOGIES PVT LTD as Business Development Manager, Kolkata, India**

**Key Deliverables: **

* Supervising business process outsourcing of IT products and services.
* Leading the Marketing and Sales team to achieve specified targets (through SPD/SPW method).
* Client’s service and maintenance of relationship and upselling of further products.
* Call/sales quality assurance and providing training about product and service knowledge.
* Liaising with developer and suggesting changes to be made in the website as per marketing strategy and foreign currency rates updates.
* Coordinating with merchant payment gateway provider for payments and refunds.
* Suggesting new processes for upgradation of business.

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| SUMMER INTERNSHIP |

**Tata AIA** :**September 2012 to December 2012**

Have completed a 3 months internship at **TATA AIA** on market research and have successfully completed the project on “***Scopes and Ways of agency hiring in Insurance and Financial Sectors***”, This also dealt in competitor analysis and mass marketing.

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| TECHNOLOGICAL SKILLS |

* Well acquainted with Microsoft office suit and Microsoft outlook.
* Worked with KOHA (database used by British Council for updating and maintaining records)
* Flexcube, Putty, CITIFT, EFLOW (a/c view, transfer and transaction Database),
* Domestic Disbursement System(DDE) for cheque printing and tracking.
* UAT sanity testing specialist.

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| ACADEMIC & CREDENTIALS |

* **B.COM (Marketing and Management)** from St. Xavier’s (Autonomous) College, Kolkata, 2013
* **W.B.C.H.S.E (Commerce)** from St. Lawrence High School, Kolkata, 2010
* **W.B.B.S.E** from St. Anthony’s High School, Kolkata, 2015

**Trainings & Certifications:**

* AML and Sanctions
* Anti-bribery
* Information management
* Branding
* Manual product processing
* Digitisation and Automation

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| OTHER ACCOLADES |

* Represented College, School in Football/Cricket tournaments.
* Was appointed as School Vice-Captain to organize and manage various activities.
* Represented AICUF (All India Catholic University Federation) for National Work Camp.
* Choreographed in Inter-House dance competition in school, organized by Times of India.
* Awarded certificates for best painting/sketching (represented college and school)

**PERSONAL DETAILS**

**Date of Birth :**  26thMarch, 1990

**Languages Known :** English, Hindi, Bengali,

**Nationality :** INDIAN