**SANTHOSH**

**Manager – Admin & Compliance Specialist**

**Email:** [**santhosh.381411@2freemail.com**](mailto:santhosh.381411@2freemail.com) **| Location: Dubai**



**Over 10 years** of hands on management experience in **Administration, Student Management, Training Co-Ordination, Project Management, Banking** and **Relationship Management**. Expertise in making efficient utilization of resources for smooth operation of resources and buildingpragmatic relationships with stakeholders & clients. Proficient in executing projects in coordination with internal & external parties. Skilled at evaluating stakeholder using established management systems.



***Certifications***

**Bachelor of Engineering❑ MBA- Finance ❑Certified Fraud Examiner from ACFE**

**❑CAIIB ❑AML-KYC❑Trade Finance❑SME Finance for Bankers❑Information System Banker**

**PROFILE SYNOPSIS**



***Skill Set***

General Administration **❑**Project Coordination **❑** Client Onboarding **❑** Student Management **❑** Training Co-Ordination

**❑**Quality Management **❑** Team Leadership **❑**Sales & Acquisition **❑**Financial Statement Analysis **❑** Relationship Management

* Project Management **❑** Team Leadership **❑**People Management

***Functional Areas:***

* Result-focused professional, verified proficiency in sales & Marketing, Training, Student Management, Project Management, Distribution & Channel Management, Market/Competitor Management and Recruitment Management
* Successfully on-boarded 14000 students for skill training & other university education by maintaining effective relationships, customer services and technical delivery
* Experienced in handling administrative activities and implementing operational plans for smooth running of the institute
* Spearheaded curriculum delivery methodologies, professional development, implementation of educational programs and planning of academic calendar
* Experienced in documenting risk mitigation activities, surveillance of activities while making efficient utilization of analytical tools for monitoring compliance risk events
* Adroit in identifying trends in data and proactively advising on identified external & internal risks while leading the Audit, Regulatory, and other reviews of the compliance program
* Insightful experience in managing compliance systems and applications while employing a tactical approach to drive operational efficiencies and monitor structural changes for internal & external audit requirements
* Proven abilities in determining the risk appetite using excellent auditing & reporting skills, thereby promoting superior operational efficiency, for achieving cost control, client satisfaction, corporate value addition, and process excellence
* Adroit in working across department and experienced in supervision in the maintenance of internal controls
* Competent in addressing risk events arising out of non-compliance in the organization
* Track record of recognizing compliance red flags with a focus to ensure the corporate lines of business processes comply with applicable laws
* **Provided process oriented training to the team based on QA errors towards achieving zero tolerance in quality**
* Quick learner who absorbs new ideas with a high degree of professionalism in maintenance of confidentiality of varied sources

***Professional Traits:***

* People engagement specialist, ability to nurture teams, foster collaborative working relations with cross-functional teams, and source / position the right leadership talent through capability development; ***Linguistic Abilities:*** English, Tamil and Hindi
* Strong business acumen and quest to keep abreast of industry dynamics and evolving trends to highlight any control gaps and mitigate inaccuracy against competing priorities
* Excellent relationship building abilities with clients & stakeholders, thereby nurturing internal as well as external collaboration

**Manager  Jeyram Educational Trust** **July 2009 – June 2018**

* Handled Admin & Compliance functions of the organization and ensured implementation of operational policies/norms, systems & Controls for compliance with regulatory requirements along with observance of highest standards of business conduct.
* Ensured adherence of educational goals, objectives of classroom instructional programs and established academic and other performance objectives
* Implemented educational standards & goals, quality management systems, policies & procedures and handled the responsibility of preparing institute for quality audit/accreditations.
* Identifying and reporting compliance issues to the senior management & ensured establishment & maintenance of adequate and effective system of internal controls stablished.
* Competent in mentoring staffs on laws, rules, code of conduct and policies & procedures of the organization.
* Conducted compliance review on branch offices and subsidiaries and reported the findings along with recommendations to the senior management.
* Had oversight of financial functions of the organization and handled bank co-ordination of the organization

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**Specialist (Trade Management) Goldman Sachs Services Private Limited, Bengaluru** **Apr 2008 - July 2009**

* Served as the liaison between traders, FCM’s, Custodians with respect to Derivative Trade Management
* Acted as a line coordinator for operational risk management team at GSAM and engaged in reporting F&O position/cash discrepancies to GSAM traders
* Managed broker reconciliation along with monitoring/reporting trading limits available with FCM/Custodian to traders
* Made efficient utilization of derivatives trade management as well as investigation system
* Involved in User Acceptance Testing (UAT) for new systems

**Deputy Manager AXIS Bank Ltd., Chennai** **Jan 2005 - Apr 2008**

* Oversaw an array of activities of AML/ KYC policy; identified KYC requirements for new clients and managed AML mitigation procedure
* Performing AML risk-based review & analysis on business accounts while interfacing with Bank management on suspicious transactions to 2nd level reviewers/in-country designates
* Track record of recognizing AML/CFT red flags with a focus to ensure the corporate lines of business processes comply with applicable laws within the AML Program framework
* Resolved multiple audit queries raised by RBI/Concurrent/Internal auditors
* Assessing proposals for sanctioning of credit facilities/limits, renewal of existing limits as per bank credit policy and RBI norms
* Evaluating stock statements to recognize the patterns of stock /receivables and setting drawing power.
* Harmonizing with diverse departments such as risk management, credit management, finance, compliance to ensure bank staff is in line with Bank & RBI guidelines.
* Building and sustaining long-term working relations with credit insurance providers, trade finance department, external reporting agencies, collection agencies and sales department for smooth transition of credit.
* Hands-on experience in initiating recovery/legal proceedings viz., recall notice, invocation of guarantee, SARFAESI action, FIR/Suit filing, attend court cases, DRT proceedings in respect of NPA Accounts.
* Served a part of the award winning team which went to Singapore and Indonesia for achieving Metlife Champion Contest

**CAREER REVIEW**



* **Project Management:** Accountable for carrying out implementation of various projects which includes preparation of quality audits,accreditations etc. Providing guidance on remediation, escalation, process enhancements, risk management and stakeholder satisfaction to accomplish project goals. Managing day-to-day operational aspects of assigned projects and producing crucial project reports to support departmental effectiveness.
* **Risk Management:** Developing strategies & plans to overcome risks by thoroughly analyzing information. Collecting the required informationof new clients along with rating the clients on the basis of geography, industry/occupation, product, political status and reputational risk. Checking & updating the vendors KYC data and setting up the thresholds to monitor the performance.
* **Banking Operations Management:** Accountable for streamlining workflow and participating in automation process in order to cope with theever changing needs of the market & regulatory requirements. Delivering value-driven operational support in ensuring automation of analytical solutions and ensuring the review is acceptable to Internal/External Auditors and Regulators
* **People Engagement:** Maintaining working relationship with the in-country transaction monitoring unit and other personnel of business units.Responsible for selecting & mentoring trainees across all process. Interacting with stakeholders, clients, business users, functional team to compile a portfolio of financial information on customer transactional behavior.

**ACADEMIC CREDENTIALS**



2013 **CFE** from Association of Certified Fraud Examiners

2011 **MBA (Finance)** from Bharathiar University

2004 **BE** (Mechatronics) from Bharathiar University

*Certifications:*

* **AML-KYC, Trade Finance, SME Finance for Bankers and Information Security for Bankers** from Indian Institute of Banking & Finance
* **Certified Fraud Examiner**

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