

**XAVIER**

**E-Mail:** Xavier-394774@2freemail.com

**Back Office Operations / Financial Analysis /Compliance / AML / Quality Assurance**

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| **Profile Summary*** A competent professional with**over 16years** of experience across a range of banking and non-banking operations.
* Presently associated **as Assistant Officer – Operations.**
* Ability to evaluate complex multi-dimensional situations and compliance risk characteristics.Formulate compliance recommendations and suggest applicable laws and regulations for financial industry.
* Experience in managing payment processes in compliance to organizational risk management and local regulations.
* Recipient of multiple awards & client appreciations for enhancing client satisfaction and business generation through superior service.
* Managed day-to-day operational risk management activities such as risk and controls assessments, incident capture analysis,scenario analysis and planning.
* Defined the risk management framework for the department and ensured the highest level of quality.
* Proficiency in managing projects related to BFSI, Financial sectors, Technical, BPR/ Strategic Implementation.
* Expertise in providing consultancy, migrating processes, updating status of transition projects to the senior management and clients.Fostered an environment of regulatory awareness and ensured regulatory compliance.
* Comprehensive experience in cementing healthy relationship with the clients for generating business and leading workforce towards accomplishing business & corporate goals.
* An innate flair for accepting challenges with entrepreneurship capabilities in managing & leading overall functions.
* Skills in managing work in sync with the corporate set parameters for achieving business & individual goals.
* An effective communicator with excellent relationship building & interpersonal skills and strong analytical, problem-solving & organisational capabilities.
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**Core Competencies**

Reporting & Documentation Risk Management Compliance

Process Management Inter-Departmental Coordination Customer Support

Transition Management Change Management Effort Estimation

Team Management Audit & Maintenance Quality Assurance

**Organizational Experience**

**in Dubai as Assistant Officer – Operations Since May’17 - 10-2019**

* Undertaking a risk based approach for conducting due-diligence encompassing AML, legislations and controls.
* Developing, implementing and maintaining programs, policies, procedures and controls to ensure company-wide compliance within the stipulated regulations.
* Scrutinizing suspicious activity cases to identify & refute money laundering activities.
* Ensuring compliance at all times within all the processes and ensuring corrective action wherever required.
* Managing service operations to render & achieve quality services.Providing first line customer support by answering queries & resolving customer’s issues within TAT.
* Identifying and networking with financially strong and reliable Agents / Advisors, resulting in deeper market penetration and provide better customer service.
* Building and maintaining healthy business relations with clients, ensuring maximum customer satisfaction by achieving delivery & quality norms.
* Managing customer centric operations and ensuring customer satisfaction by achieving delivery / service quality norms.
* Identifying prospective clients, generating business from existing client, thereby achieving business targets.
* Implementing competent business strategies to market a wide range of products and achieving targets.

**in Bengaluru as CSE Jul’10 – Oct’16**

* Steered operations related to audit & maintenance of inward & outward remittances inclusive of multiple areas in compliance with the stipulated procedures of HSBC based in Dubai ,Qatar and USA regions.
* Implemented capacity & resource plans, procedure manual, training materials and process reengineering updates across various process phases to augment operational efficiency & STP.
* Administered the operational aspects pertaining to reconciliation of suspense accounts and EOD checks of pending payments based on consolidated data for EOD reports.
* Coordinated withSupport Teams to fulfill requirements and report issues.
* Represented the Line Manager in day-to-day operations during the latter’s absence , conducted audits & quality checks.
* Assessed team performance and rendered productivity enhancement feedback.
* Imparted training to team members by conducting training sessions ,drafted reports to facilitate decisions.
* Received a high rating for successfully executing two learning curves in 8 months for processor and checker and maintaining BAU on all the queues in HSBC UAE Dubai Investigations Team.
* Contributed as a core member of the team implementing various process improvement procedures.
* Executed lean project to reduce RPH and augment processing quality contributed as SPOC to maintain TAT.
* Ensured fulfillment of process requirements during transition of Line Managers.
* Received appreciations from US Business Partner for consistently maintaining various SLA parameters across processes.
* Conferred with Best Agent, Process Champion, Quality of Service, Learning Curve Champion and Superstar of the Month Awards for consistently maintaining service quality.

**Previous Experience**

Bengaluru as Technical Support Officer Oct’07 – Jun’10

Bengaluru as Office Executive Feb’03 – Aug’07

**Certifications**

* Reputational Risk
* International Compliance Association
* Operational Efficiency
* At Our Best
* Anti-Money Laundering
* Operational Risk

**Academic Details**

* BCA from Periyar University, Salem in 2004

**Personal Details**

**Date of Birth:** 1st December 1980

**Languages Known:** English, Hindi, Malayalam, Kannada