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**RAVI**

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**Career Summary**:

* **21 years of work experience – 19 years in Corporate, Investment, Commercial & Retail Banking with Tier 1 & 2 banks and 2 years in Money Service Business.**
* **Regional management of Compliance, Risk, Data & Governance, Fraud, AML & CTF activities in MENA & APAC**
* **Institutional in developing the First Line of Defense for Corporate Investment Banking, Commercial & Retail Banking in Citibank- APAC region to ensure it meets the local regulatory norms and international best practices**
* **Develop the Corporate Investment Banking On-boarding & KYC unit to ensure it meets the international best practice standards**
* **Ensure adherence to the Group Customer Due Diligence, Enhanced Due Diligence, KYC standards and ensure implementation across the Region**
* **Prepare & recommend Corporate Investment Banking On-boarding & KYC team budget, monitor adherence to budget and ensure the activities are in line with approved guidelines**
* **Manage the Enterprise Risk Management framework thereby measuring the organization risk.**
* **Member of Governance, Risk & Compliance Committee, Compliance Committee, Project Management Committee, Voice Committee reporting to the Group Board of Directors**
* **Work closely with Senior Management to address the organization risk issues & emerging risks**
* **Design and implement Enterprise Risk Management policies and procedures across MENA Region**
* **Develop Data Governance with implementation of Infrastructure, framework and Standards across MENA**
* **Build Data Quality controls, monitoring & regulatory reporting reducing data risk & ensuring Regulatory Compliance across MENA & APAC region**
* **Project Management: Delivery of Regulatory Compliance Solutions – NICE ACTIMIZE (Customer Screening, Customer Due Diligence, Suspicious Activity Monitoring), Oracle MANTAS (Automated Surveillance, Transaction Monitoring), Compliance Catalyst (Risk Assessment, KYC, Client On-boarding), Corporate Business Solutions (Corporate customer On-boarding & Transaction)**
* **Risk Solutions – RSA Archer (Integrated Risk Management), Risk Nucleus (Operational Risk Management), MX.3(Enterprise Risk Management)**
* Collaborate with the Onshore and Offshore project delivery team and oversee delivery of project in the Region
* **Experience of leading the operation of complex technology systems and delivery team of 40 project staff**
* Build strong rapport with Regulators by attending Central Bank meetings/workshops/Conferences and provide valuable inputs.
* **Application of GDPR on Data Privacy & Protection, Consumer Protection Regulation, Payment Service Directive, Data Security Standard, Network Information Security Directive, FATCA, Sanctions & Anti Money Laundering Act, Anti Bribery & Corruption Policy.**
* **Understanding of EMEA, FEMA Regulations, FCPA, UK Bribery Act, FTR2015, Modern Slavery Act, DODD Frank and Asset Classes – FX, Interest Rate Swap, Derivatives**
* **Formulation & Implementation of Compliance Ethics, Anti - Corruption & Bribery policy, Infosec Policy, Data Protection & Privacy Policy, Compliance testing, Audits (MENA & APAC)**
* **Set up the Compliance KYC unit with end to end customer on-boarding process**
* **Compliance target operating model implementation through Corporate & Retail team re-structuring, alignment of Core Compliance & Risk functions**
* **Application of Compliance principles to support growth and act as Business Enablers across the Region**.
* **Good understanding of the Compliance systems on Customer On-boarding, Screening, Transaction monitoring & Compliance reporting system (Tableau)**
* **Cognizant of evolving Regulatory landscape and knowledge of EMIR, FRTB, SFTR, BCBS239**
* **Oversight of Compliance & Risk Heads in the respective countries and the Back Office Support team in India**
* **Active involvement in Corporate Governance framework, Business Continuity Plan, Enterprise Risk Management.**
* **Strategy, Advisory tasks, providing timely review and advice on Regulatory Compliance, Business Compliance, Operational Compliance, AML Compliance related matters.**
* **Lead the Corporate, Commercial, Investment & Retail Banking Operations team of 70 team members on Business targets, Operations, Compliance & Controls,**

**Employer Details** :

* **UAE Exchange Centre LLC from May 2016 - Regional Director (MENA)**

 **Compliance, Risk, Regulatory, On-boarding, KYC, Data, Governance, AML & CTF.**

* **The Bank of Tokyo-Mitsubishi & UFJ Ltd from Oct 2015 to Apr 2016 - Vice President (India & Sri Lanka)**

 **Operational Planning & Risk, Regulatory, Data, Governance, Compliance**

* **Citibank N.A from Sep 2003 to Sep 2015 – Senior Manager (APAC)**

**AML, Compliance, Risk, Regulatory, On-boarding, KYC, Data, Governance, Project Management, Audit,**

**Banking Operations**

* **Industrial Development Bank of India from Sep 1997 to Aug 2003 – Cluster Manager**

**Banking Operations, Business Development, Internal Controls, Data, Governance, On-boarding, KYC**

**Skill Sets :**

* **Subject matter expertise – Compliance & Risk**
* **Effectual Leadership, Team Management, Multitasking, Problem solving.**
* Ability to convince, Influence, decisive decision making**.**
* **Good knowledge of laws, regulations and regulatory processes, international best practices, AML & Sanctions.**
* **Strong Communication and Interpersonal skills**
* Microsoft excel, Power point, Data Analytics skills

**Key Responsibilities :**

**Compliance, Risk, AML, CTF, Data, Governance, On-boarding, KYC, Project Management, Audit, Banking Operations**

* **The Corporate Investment Banking Compliance framework is reviewed in line with the Global/Group Compliance program & Country regulations to ensure there is Standardization and consistency in the Compliance policies and procedures.**
* **Work closely with the Group Compliance team. Develop & implement the Corporate Investment Banking reporting mechanism**
* **Periodic review of Corporate Investment Banking On-boarding/KYC policies and procedures and ensure they are in line with Group policies & procedures**
* **Oversee the implementation of Data Management Strategy, Standards, Framework, Governance & Compliance objectives to ensure Regulatory Compliance**
* **Formulate Business, Customer Risk methodology and Risk Classification and implementation**
* **Review of Risk Registers across all the countries and ensure all the Risk Domains are correctly classified & captured with Risk ratings, Control Measures**
* **Periodic reporting of Risk matrices across all Risk domains and emerging risks with control measures**
* **Annual review of Enterprise Risk Management policies and procedures**
* **Design new policies and procedures and review with Senior Management for approval and signoff.**
* **Lead deployment of Data monitoring practices to ensure measures in place for data protection & privacy**
* **Implementation of KPIs and matrix to measure & improve on Data Quality scores**
* **Data Governance - The Data Quality score maintained across the Region is at 80%.**
* Implementation of Centralized Document Management System for Standardization of data across the Region
* Ensure implementation of automated tools for data governance and data quality.
* **Provide expertise, direction & support across the Region for digital/electronic storage & usage of data adhering to regulatory requirements leading to Automation & Digitalization of processes.**
* Ensure that the Compliance policies are constantly reviewed and updated. Identify critical compliance process and submit an action plan in order to centralize and standardize the same to manage the risk exposure.
* **Identify product/processes for Digitization & Automation purposes thereby moving to Digitalized Compliance.**
* **Bi-Annual & Annual Compliance reporting to Central Bank & reporting to Board of Directors and Management.**
* **Overview the Business, Operational and Regulatory Compliance across the Region.**
* Dissemination of Central Bank, RBI, SEBI, FEMA, BCSBI, Banking Ombudsman circulars to Corporate, Investment Commercial & Retail Business and ensure implementation in a timely manner.
* Escalate breaches identified through testing to Business, Senior Management to ensure appropriate action can be taken. Prepare reports and ensure the issues identified have been addressed.
* **Independent Compliance testing review of Compliance functions for Liabilities & Assets business including Credit. Track & closure of self -identified Corrective Action Plans in a timely manner.**
* Explore Block Chain, Cloud technology
* **Lead the team of KYC, On-boarding, Business Advisory, Compliance testing, Risk & Control Self Assessment , Transaction Monitoring**
* **Framework & Implementation of Chinese Wall policy, Gift policy in APAC region.**
* **Ensure adherence to Risk based approach and ensure E- KYC/KYC procedures are performed.**
* **Structure formal Regulatory Affairs and Outreach program for the region and execute the same**
* Reporting and investigation of all frauds whether actual, attempted or prevented to the Central Team and putting in place controls to prevent such events in future. Drive Anti- fraud program in the Region.
* Have strong rapport with Central Bank, FIU, Other Regulatory Authorities on new Product/Channel proposal approval, licensing, Suspicious Transaction Reporting – Quality & Quantity, deployment of advanced monitoring tools, System upgradations and enhancement.
* Conduct independent reviews, testing across the Region on Compliance functions, Risk & Control Self Assessment, Banking Operations. Identify the gaps and ensure closure within timelines.
* Sound knowledge and experience in managing the Banking Operations team across Corporate, Commercial, Investment and Retail Banking at a Cluster and Regional level.

**Achievements :**

* **Advanced Compliance structure being formed across the MENA, APAC region through robust Compliance systems, Digitalization, Automation of processes, Developing First Line of Defense, Formation of On-boarding, KYC unit, Strict adherence to Central Bank guidelines & Country regulations**
* **Successfully completed the final Phase 3 of Leadership Talent Pool program.**
* Have attended Global Compliance Conferences in Europe, Tokyo, Thailand and Dubai.
* Successfully completed the GRID training program on Behavioral competencies and Leadership style.
* **Successful & timely completion of Regulatory Compliance, Compliance Re-engineering, ML/TF Compliance projects for APAC & MENA region.**
* Client & Service Excellence, Bravo award, Awards for contribution to Business, Best Safety & Security Administrator in APAC region and Best Safety Officer of the year.
* **Leadership – Team VOE (Voice of Employee) score of 86%**

**Academic Qualification(s):**

* **Master of Business Administration in Financial Management from Delhi University, India**
* **Bachelor of Commerce with specialization in Financial Accounting & Economics from Mumbai University, India**
* **Higher Secondary Level education from Mumbai University, India**
* **Senior Secondary Level education from Mumbai University, India**
* **Passed the AML & KYC course with Distinction from Indian Institute of Banking & Finance, ACAMS Member.**
* **Certified on Risk Management, Fraud Prevention, Financial Crime Compliance, Infosec, Data Privacy, Anti Bribery & Corruption**

**Co-curricular:**

* Great Passion for Sports – Cricket, Carrom, won inter-state competitions, Half Marathon run & Member of National Service Scheme.
* **Driving License Details**  **: UAE & India driving license**