

POORVAJA P

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[LinkedIn](#)

Experienced professional with 2 years of with a focus on banking and compliance. Proven track record in ensuring regulatory adherence, optimizing operational processes, and enhancing risk management frameworks. Driven to contribute to team success and advance professionally, showcasing dedication and expertise to become an asset to the company.

EXPERIENCE

April 2023- Present

Compliance Operations- Associate

- Owned and streamlined the **transaction monitoring process**, ensuring thorough oversight and timely detection of suspicious activities.
- Drafted and filed **Unusual Activity Reports (UAR)** and Suspicious Activity Reports (SAR) to respective regulatory bodies and banks, maintaining compliance with reporting requirements.
- Contributed to **risk scoring & OFAC** monitoring project for user base.
- Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for **high-risk user**.
- Managed and analysed **fraud disputes**, implementing effective strategies to proactively resolve and prevent fraudulent transactions.
- Structured and implemented policy development initiatives, ensuring alignment with regulatory standards and industry best practices.
- Developed and executed comprehensive **training plans** for the organization, enhancing staff proficiency in AML and compliance procedures.
- Conducted **Vendor Due Diligence (VDD)** assessments to uphold the integrity and reliability of third-party partnerships.
- Contributed to **KYC/KYB, BSA AML** audits of partner banks, ensuring adherence to regulatory standards and facilitating audit preparedness.

Banking Operations Associate

- Managed daily using Evolve and CBW systems, escalating discrepancies within SLAs.
- **Developed** and maintained a reconciliation for partner bank -ENCINA.
- Collaborated with Payments Engineering to resolve reconciliation discrepancies and optimize processes.
- Led **ACH Returns** reconciliation project, improving efficiency in handling Returned Transactions.
- Oversaw Subscription Fee (Rejected Cases) project, reducing inter-team dependencies and expediting resolutions.
- Managed **NDACH File Approvals** and timely approval of critical tasks like Card Flush and NACHA Files.

- Supported manual KYC approval, handling **6000+** cases and training in Analytics for Banking Operations.
- Executed BSA fund reversals, managed disputes, and processed refunds with meticulous attention.
- Addressed Freshdesk tickets and collaborated with Customer Service for prompt issue resolution.
- Possess comprehensive knowledge of **NACHA and ACH** processes, contributing to operational efficiency
- Produced accurate Stripe invoices and resolved Clickups issues daily to maintain operational flow.

MARCH 2022 – April 2023

RISK INVESTIGATOR- KYC VERIFICATION, MILAAP

- Performed KYC checks on all the cases before moving them to the final stage of withdrawal. Engaging with stakeholders to help with verification process.
- In charge of **verifying documents** like Aadhaar card, pan card, passport and bank documents. Skilled in the necessary KYC paperwork and procedures.
- Verified and **issued 80g tax certificate**.
- In responsibility of certifying FCRA-valid bank accounts for donations from abroad and confirming the **FCRA legitimacy** of NGOs and hospitals.
- Conducted through **background checks** on individuals and websites to check their genuineness for the campaign coming in for re-view.
- Used applications like **Stripe and Pay u** to process refunds.
- Identified **fraudulent patterns** on the campaign and escalated them.
- Worked with various tools like retool, fresh desk, Infobip, Verloop.
- Engaging with stakeholders to help with verification process.
- Multitasking through the all the verifications process and **handling workflow**.

FEBRAURY 2022 – JUNE 2022

SALES AND MARKETING INTERN, MAGNIKINDIA

- Filtered through and analyzed potential clients through emails and excel sheets.
- Came up with strategic ideas to generate sales.
- Sales generation by introducing prospects to variety of journals and magazines.
- Identify customer needs through market research and analysis.

EDUCATION

JANUARY 2020 – SEPTEMBER 2022

MBA (BUSSINESS ANALYTICS), PES UNIVERSITY

7.25 GPA

JUNE 2017 – DECEMBER 2019

B.SC (MICROBIOLOGY), THE OXFORD COLLEGE OF SCIENECE

7.1 GPA

SKILLS

- MS Excel
- Tableau
- Presentation skills
- Attention to detail
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- Communication skills
- Interpersonal Skills
- Fresh desk
- Stripe Dashboard
- Postman Plaid

PERSONAL PROJECTS

- Exploratory Data analysis using R programming.
- Data preprocessing using R Programming.
- KPIs dashboard of various dataset on Tableau.

ACTIVITIES

- Rapporteur for Analytics Unite (Symposium)
- Volunteered at Sofar Sounds.
- Frequent volunteer at Mitra Jyoti NGO.

ACHIVEMENTS

- Secured a rank of 703 in KPGCET all over Karnataka 2021.