Ramya Kodialbail Shetty
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CAREER OBJECTIVE

A dynamic & competent professional with an overall experience of 10+ years including London and Hong Kong in the Investment Banking space seeks a position that will enhance my working capacities, professional skill sets to serve my organization in best possible way with sheer determination and commitment. I would like to be a part of an organization where I could use and enhance my knowledge and talent for the development of both the organization and myself.

Professional summary

- **Overseas Work Exposure:Worked in London, HongKong and in India with most prominent banks like TCS for client DeutscheBank, Barclays Bank, Lloyds Banking Corporation, JP Morgan and HSBC.**
- **Currently working as Associate equivalent SME at JP Morgan , Bangalore , India since August 2017.**
- **worked as Manager – Financial Crime Compliance (FCC) in HSBC, Bangalore, India since January 2017**
- **Worked as a Senior Case Lead with JP Morgan, Hong Kong WCOB Department.**
- **Worked with Amicorp Advisory Services as KYC compliance officer**
- Experience in working as Senior KYC Remediation Analyst for **Wholesale Banking and Markets (WBM) Client Management team at Lloyds Banking Group, Canada Waters, London**
- Experience in working as Remediation Analyst for **Barclays Wealth Management, Canary Wharf and Royal Mint Court, London**
- Experience in working as Team Lead for KYC - **Client on Boarding and Account Opening for Corporate Investment Banking(CIB) with TCS for the client Deutsche Bank**
- Experience in remediation of KYC profiles on Low, Medium and High Risk clients
- Experience in reviewing various client types including (different corporate structures) Private Entities, Regulated, Listed Entities, Govt. Entities, Asset Managers, SPVs, Hedge Funds, Trusts etc.
- Knowledge of AML regulations, FCA, MiFID and JMLSG guidelines
- Certificate on E-learning on 'Preventing Money Laundering and Terror Financing' from **ACAMs** KYC Cube.
- Experience in handling overnight screening alerts

Managerial Skill Sets

- Exceptional planning, priortising, organizing and execution skills
- Excellent business communication skills both written and verbal skills

PROFESSIONAL EXPERIENCE-1

Currently working as an Associate at JPMorgan, Bangalore since Aug 2017

- Allocation of work from QC's bucket to 25 QC members
- Managing QC feedback on timely basis to all stake holders
- Working on High Risk records across regions and different entity types
- Review and approval of KYC documentation, information, research and Due Diligence for new and existing clients
- Review and analyze key elements of each KYC due diligence case, including but not limited to
- Analyzing data to identify patterns and compare transaction history against KYC standards
- Utilizing all available tools to verify consumer purpose and legitimacy

- Determining additional steps required to decision and validate AML risk to the firm
- Assessment if escalation to GFCC AML Investigations is required
- Record findings and provide supporting documentation to enrich each KYC due diligence case
- Conduct follow up with internal partners to ensure timely actions on those cases that require their input
- Provide detailed documentation of the due diligence performed
- Report progress status as required

PROFESSIONAL EXPERIENCE-2

worked as Manager – Financial Crime Compliance (FCC) in HSBC, Bangalore, India from January 2017 to July 2017

- To manage and provide support in the implementation and management of a global approach conducting period reviews on key FCC activities at a global or regional level.
- To provide input and support for the production and delivery of AB&C, AML and Sanctions periodic reviews.
- To provide support to the Global/ Regional/ Country level Compliance Monitoring and Testing teams for the completion of the review work.
- To manage and assist in the collation of and anaylysis of information from the most recent review work and relevant risk assessments or reports, in order to support FCC M&T in discharging it's risk steward responsibilities.
- Support in responding to requests for assistance and ad hoc queries raised from Global/ Regional CMAT teams and / or other stakeholders.
- To support the review of Global and Regional Monitoring Reports and MI to both Business and Senior Management.
- Perform detailed monitoring and testing of control and risk ouctomes as part of global thematic reviews.
- To support early escalation of significant AB&C, AML and Sanctions related findings from Compliance Monitoring and Testing and/or AML regulatory breaches derived from the Compliance Monitoring reports to the business and FCC Senior Management in order that appropriate action can be undertaken to rectify.

Global Job Profile

Principal Accountabilities: key activities and decision making areas Typical Targets and Measures

Impact on the Business/Function

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PROFESSIONAL EXPERIENCE-3

Worked as Senior KYC Case Lead with JP Morgan's Wholesale Corporate On boarding department in HongKong from March 2015 to April 2016, worked on Remediation.

Role & Responsibilities:

- Perform research via internal and external sources, gather and analyze documentation in accordance with regulatory and KYC requirements
- Review all the documents through set guidelines to meet the regulatory requirements in order avoid any/all financial and reputational risk to the Bank.
- Authenticate and validate all the relevant documents before onboarding/remediating a client.
- Account Screening and evaluation to ensure all required procedures are met.
- In depth knowledge of performing Enhanced Due Diligence on entities and raising for Escalation to the Local AML Compliance Team for Red Flags if required
- Classification of clients according to Mifid guidelines
- Analysis and Classification of clients on basis of risk-High, Medium and Low
- Liaising with front office to obtain necessary documentation for further processing.
- If all docs in order, once after approval of the pack, ensure all documents obtained are indexed and loaded in the Static Database System under respective client's profile
- Well experienced in reviewing and approving of Low, Medium and High Risk entities having SPV'S, Hedge Funds, Trusts, Regulated, Listed, Private Entities.
- Strong Knowledge of AML regulations and Mifid requirements
- Strong knowledge of FCA , KYC regulatory requirements and JMLSG notes.
- Experience in handling overnight screening alerts

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PROFESSIONAL EXPERIENCE-4

Worked as KYC Compliance Officer with Amicorp Advisory Services for Trust Division from November 2014 to February 2015.

Role & Responsibilities:

- Operational processing of Customer Identification Program across all Corporate Trust divisions;

- Gathering data from numerous internal and external sources (client files, electronic files, etc) to complete the automated Know-Your-Customer data profile for Foreign Financial Institutions;
- Reviewing documents for c
- mpleteness and accuracy of Know-Your-Customer data across all Corporate Trust divisions;
- Conducting due diligence and enhanced due diligence on new and existing Corporate Trust clients;
- Preparing hard/soft documentation files;
- Resolving any issues necessary to complete reviews and liaising with other departments.

PROFESSIONAL EXPERIENCE-5

Worked as Senior KYC Remediation Analyst/Approver for* Wholesale Banking and Markets (WBM) Client Management with Lloyds Banking *from October 2012- December 2012 and February 2013 –August 2013.

Role & Responsibilities:

- Undertaking high quality, detailed internal and external research on new and existing relationships in what is a highly complex and high risk area.
- Using personal initiative and analysis to draw out the relevant information to identify Money Laundering and Sanctions risks to our business
- Research KYC/AML critical information on international Institutions using internal/external sources of information (e.g. Bankers Almanac, Worldcheck etc.)
- Liaise with internal team to complete KYC/KYB profiles
- Liaise with financial institutions as required to obtain additional information to complete due diligence process, liaising with relationship point as appropriate.
- Through data analysis, identify risks of financial crime and work with other teams and stakeholders to reduce/eliminate/monitor risk
- Facilitate the timely escalation of appropriate PEP, Sanctions and AML/KYC related issues to the business making recommendations for changes in policy/procedure
- Make recommendations on complex queries to senior relationship managers, supplying necessary information allowing informed decisions to be made
- Prepare for and attend meetings as necessary to support EDD team
- Maintaining excellent relationships within wider team to ensure achievement of business goals and sharing of best practice
- Attend team meetings and contribute to an environment of mutual support by sharing knowledge with other team members.
- Liaise with Compliance on specific requirements and regulations arising under special circumstances
- Liaise with Clients, Front Office, Credit, Legal and Operations as necessary as part of the KYC process.

PROFESSIONAL EXPERIENCE-6

Worked for Barclays Wealth and Investment Management Division, London as Project Team Remediation Analyst for London Intermediary Disclosure (LID) Remediation Project from July 2012 – September 2012 and January 2013.

Role & Responsibilities:

- Perform the required KYC screening on new clients by documenting and collaborating the information obtained from the client as required by the Global KYC Procedures utilizing a variety of independent research sources.

- Analyze Client data, documentation and negative news in order to determine Client Risk Profile as established under the Global KYC Procedures
- Performing Client Due Diligence tasks, including reviewing documentation and validating personal information, sourcing for relevant data in paper and electronic files, processing and updating key information within system.
- Co-ordination with some of our Relationship teams and the Account Opening team. Identification and verification of Beneficial Owner (BO) data in paper and electronic files and manually inputting records into systems, including the internal system Avaloq and spreadsheet.
- Maintain detailed records on clients for second-level review
- Responsible for reviewing and ensuring all required AML / KYC Regulatory requirements for new clients are met. (i.e. MIFID etc).

PROFESSIONAL EXPERIENCE-7

Worked at TATA Consultancy Services Limited for client Deutsche Bank, Bangalore, India as KYC Remediation Analyst/Team Lead for client Deutsche Bank for 5.2 years in Know your Customer (KYC) project for UK process.(November 2005 – December 2010)

Role & Responsibilities as a Team lead (November 2009-December 2010)

- Managing a team with 10 associates on KYC project for our client Deutsche Bank.
- Monitoring effective and efficient team performance. Thus ensuring to comply with the control procedures and meeting the required Turn Around Time (TAT).
- Conducting regular RCA meeting and process improvement to enhance the efficiency of the process.
- One point of contact for all escalation. Have ensured to handle Process Escalation in a systematic manner with detailed RCA (Route Cause Analysis).
- Conduct process and non-process related training to enhance and ensure required awareness is created among the team
- People management and Appraisals. Set-Goals depending on the candidate/sub-ordinates skill sets. Provide timely feedback to sub-ordinates and facilitate development plan, training to help them meet their goals
- Monitor and review daily reports and MIS on daily basis to ensure correct information is published to both TCS Senior Management and Customer

Worked as KYC Remediation Analyst for Client on Boarding Team

Role & Responsibilities as a KYC Remediation Analyst (November 2005 – October 2009

- Completed analysis of transactional information to identify risk, trends and potential wary activity.
- Performed the required KYC screenings on customers documenting the information obtained on the client's as required by global KYC procedures.
- Ensuring compliance with all AML laws, regulations, guidelines, written procedures; OFAC, CIP, KYC.
- To receive analyse and fulfil the requirements of KYC/KYB in line with the CDD standards.
- Ensure compliance with the Group's policies, procedures and guidelines together with all relevant regulatory and statutory requirements where appropriate implementing actions to protect the Group's business at all times.
- Support Client Management team as subject matter expert in respect of Customer Due Diligence/ KYC and OKYC, to onboard new customers in an efficient and effective manner - ensuring ongoing compliance requirements are met.
- Respond to a wide range of Customer/Relationship Manager enquiries, resolving queries and

issues satisfactorily.

- Provide input on reports to management, in an accurate, compliant and timely manner to monitor and control risk effectively suggesting improvements as appropriate.

ACHIEVEMENTS

- Best performer for the quarter was award during the year 2008 for the support and increased productive provided to the team.
- Successful transition of remediation process from DB to TCS, Highly appreciated by DB and TCS senior management for the best performance during transition and the training provided to the team.
- Ensured zero escalation and claim after take-over as a Team lead
- On job process improvement and ideation leading to effective utilization of resources and FTE reduction.

EDUCATION QUALIFICATION:

MBA (finance Post-graduation degree)Mangalore University, India-June 2000 to April 2002
Bachelor in Commerce (B.COM-Graduation) Mangalore University, India-June 1998 to April 2000

CERTIFICATION:

Certificate on E-learning on 'Preventing Money Laundering and Terror Financing' from ACAMs KYC Cube.

References - Furnished upon request.