



# RAYAN DSOUZA

Secure a responsible career opportunity to fully utilize my experience and skills, while making a significant contribution to the success of the company.



## Personal Information

Nationality: Indian Address: Dubai, United Arab Emirates  
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## Work Experience

Junior Officer  
Model Co-operative Bank Ltd  
09/2019 - 10/2022 INDIA

### Job Responsibilities

- Processed daily customer transactions including deposits, withdrawals, money transfers, cash transactions, customer due diligence (CDD), etc
- Committed to safeguard customer confidential information in adherence with policies, compliance, and regulatory guidelines in complete mindfulness of the risk and control environment.
- Handling and transfer of TDS (Tax Deducted at Source) at branch level.
- Monthly review of Suspicious Transactions (STR) and reporting fraudulent transactions if any as and when required.
- Keeping constant tab on un-operative accounts (DEA Fund) and transfer of such accounts to RBI (Reserve Bank of India) if terms and conditions not met by the customers.
- Working closely with the KYC team and acting upon accounts which have not complied KYC in due course of time.
- Responsible for identifying and researching the patterns and anomalies in complex transactions to detect, prevent, mitigate and report suspicious activity related to Anti money laundering (AML).
- Assisting customers with the challenges faced by them with regards to online and offline banking thereby focusing on customer retention.
- Ensuring zero errors while processing/amending any payment or transactions.
- Dealing with daily customer concerns, assisting to resolutions satisfying to both client and management and ensuring compliance with banking policies and procedures..



## Education

Masters of Commerce in Accounting  
University of Mumbai  
06/2021 INDIA

Bachelor degree in Commerce  
St. Andrews College  
04/2019 INDIA



## Languages & Computer

English

Hindi/Marathi

Konkani

MS-Office/Word/Excel