K Kowsalya

CONTACT

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MAIL:
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EDUCATION

- BBA (2014-2017)
  Sastra University Kumbakonam

Language Known

- English, Malayalam & Tamil.

PRO SKILLS

Banking

- AML KYC (Periodic & onboarding)
- CDD & EDD
- Watch List & STR/SAR
- Sanction Screening
- Transaction monitoring
- FATCA & CRS Review
- PEP Screening
- SDD Review
- OFAC & SDN
- Onboarding Review
- Periodic Review

Tools

- Lexis Nexis
- Eclipse
- World Check
- Firco
- Public Domine Search (PD)
- Orbis
- Pega

Objective

A High focus & dedication towards work with exceptional Banking skills & aspire to spearhead in KYC & AML. I prefer to give my best & to keep up the value of the Organization and contribute myself to grow with the organization.

EXPERIENCE

Accenture, Chennai – Client (Bank of America)
Designation: Senior KYC Analyst (June 2021 – May 2023)

- To perform KYC which includes CDD/EDD review on Risk based Schedule (Periodic Review) for High-risk Entity.
- Perform Screening based on Internal and external tools available identify the Entity and UBO profile for review to validate the risk.
- Coordinate with client outreach specialist for required documents for the further review.
- Further review will be conducted based on the documents provided, Understanding the High-Risk Jurisdictions, Associated Risks & Customer (PEP, OFAC, SDN).
- Based on the review conclude the case as satisfactory or unsatisfactory, obtain approval for satisfactory and for unsatisfactory case draft the review and send the case to exit team for Closure.
- For Individuals Review conducted based on trigger raised by branch for transaction which are suspicious or not as declared by the customer in CDD.
- We do review on the transaction and identify if any structured transactions pattern noticed, we do request clarification on the same to Outreach and conclude the case based on the justification provided.
- Support management in case allocation and updating weakly and monthly report of production data.

NTT Data, Chennai – Client (Bank Of Ireland)
Designation: KYC Analyst (Jan 2019 – May 2021)

- Experience in performing Screening which Supporting AML, KYC, CDD, EDD, PEP Screening and Adverse Media.
- Perform Investigation to identify and refer potential matches for further review and action as part of Name Screening.
- Was entitled to undertake detailed sanction review to identify suspicious activities and escalate to manager based on the review.
- Validating the details of clients Customer profile, LOB and Nature of Business.
- Investigation suspicious activities and Behavior that could pose risk to bank Norms.

Integrated Enterprises
Designation: Customer Onboarding Analyst (2017 – 2018)

- On-Boarding customers, Documents collection and validating, reviewing customer profile, Understanding the requirements of the customers, and providing support on the same.
- Identify Red-Flag forward the case to appropriate teams for the further review.
- Act as an outreach and support review team to obtain documents from the customers for review.

Declaration:

I hereby declare that above furnished information is true, complete & correct to the best of my knowledge.

Date:
Place: Kowsalya K