





Ajinkya Vijay Bagul

 Passport No: X5188275

A versatile, high-energy professional targeting assignment in Banking / Financial Services, with the credit of executing prestigious projects of large magnitude within strict time schedules and perfections.

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Profile Summary

A dedicated and results-driven banking professional with over 3 years of experience in Banking Operations, Customer Service, and Compliance. Currently working as an Executive at Century Bank Broker – Emirates NBD, handling customer onboarding, initial field visits, and KYC.

Previously held key roles at Axis Bank as a Branch Relationship Officer and Sales & Service Manager, excelling in operations, risk governance, and due diligence. Promoted within six months due to outstanding performance in branch operations and customer service. Proficient in KYC screening, transaction monitoring, and loan operations.

Currently pursuing a Certified Anti-Money Laundering Specialist certification to enhance compliance expertise. Holds a Post Graduate Diploma in Banking Services.



Work Experience

Century Bank Brokers – Emirates NBD Executive (June'24 - Present)


Location: Dubai, UAE

Working with Emirates National Bank of Dubai through Century Bank Brokers, I specialize in Personal loans Acquisitions. I am responsible for managing comprehensive KYC compliance processes for each customer, ensuring strict adherence to regulatory standards. This includes conducting thorough front-line verification with initial field visits, performing Due Diligence (DD) and Enhanced Due Diligence (EDD), and consistently complying with audit requirements and regulatory norms.

Axis Bank Ltd.

Sales Manager (Sales & Operations) (Aug'23 - May'24)

Location: India

-  Led a team of 20 sales staff and 5 operations staff, ensuring seamless coordination between sales and operations.



Area of Excellence

Branch Banking Operations



Know Your Customer



Compliance



Due Diligence / Enhanced Due Diligence



Transaction Monitoring



STR Filing / Fortnight Verification



Risk Management



Audit



Customer Service



Cross Selling



Forex Operations



- ▶ Conducted thorough KYC screening and verification of customer documentation prior to onboarding for loans, ensuring full compliance with regulatory requirements.
- ▶ Provided comprehensive training to sales staff on effective sales techniques and customer service, as well as training operations staff on compliant loan processing from application to disbursement.
- ▶ Maximized team performance by closely monitoring daily activities, offering mentorship, and setting clear goals to drive results and ensure compliance with internal and external guidelines.

Axis Bank Ltd. (Sept'21 – Aug'23)

Branch Relationship Officer (Banking Operations, Administration & Customer Service)

Location: India

Operations and Compliance:

- Authorized transactions and processed service requests while ensuring regulatory compliance.
- Conducted KYC checks, Customer Due Diligence (CDD), and Enhanced Due Diligence (EDD) for customer onboarding.
- Monitored transactions for suspicious activity, prepared Suspicious Transaction Reports (STR), and managed fortnightly audits.
- Facilitated re-KYC processes to maintain compliance.

Customer Service:

- Assisted walk-in customers with service requests, new account setups, and complaint resolution.
- Handled escalations, including nodal and Managing Director-level issues, ensuring timely resolution.

Administration:

- Managed inventory of returned debit cards, cheque books, and welcome kits; maintained accurate records.
- Updated branch records with new RBI circulars and ensured compliance with regulations.

Internship

Axis Bank - As Intern - Branch Banking Operations May'21 – Aug'21

Education

- ▶ Post Graduate Diploma in Banking Services from Amity University, Noida in 2021
- ▶ Bachelor of Engineering from Pune University, Maharashtra in 2020
- ▶ Higher Secondary School from Maharashtra State Board in 2016
- ▶ School from Maharashtra State Board in 2014

Achievements

Fast Track Promotion within 6 months of joining with PAN India top ranking for Excellent Customer Service and Branch Management

Appreciation from National Head for maintaining Branch Operation Health index and controlling the NFTR along with adherence of compliance and RBI policies

Technical Skill

Banking / Finance Operations, Finance, CRM, Transaction Monitoring, CDD, EDD, KYC Screening, STR, Auditing

Personal Details

Date of Birth: 3rd March 1998

Languages Known: English, Hindi Marathi

Current Location: Dubai, United Arab Emirates

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