

Preethi Kurup Purohit

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AlJuffair, Manama, Bahrain

PROFILE

Looking forward to putting my 12+ years of experience in risk analyzing, process improvement, digital banking, and customer satisfaction, including quality improvement, to use as a seasoned banker with service-driven, outstanding client, and project management skills.

PROFESSIONAL EXPERIENCE

Deputy Manager – Risk & Compliance

ICICI Bank Jan 2022 – Dec 2022

- Leadership position in maintaining and communicating regulatory changes, advising and directing business leaders to make sure that regulatory requirements are addressed in their specific processes and controls so that their daily operations run in a compliant way.
- Perform root cause studies on instances of internal loss, and create corrective action plans to improve controls. Internal loss occurrences and "near misses" are identified, gathered, verified, and recorded.
- Performing the BCP test across all Phone Banking locations in coordination with the BCMG team.
- Make sure problems are located, effectively managed, and promptly fixed in accordance with the initial schedule.
- Support knowledge on risk management reporting requirements and data analysis.
- Participate in actions related to the evaluation and deployment of policies across Phone Banking Operations, collaborating with compliance and the divisions on the process.
- Analyze the products and procedures handled by Phone Banking Group from a risk viewpoint and improve the security measures to prevent frauds.
- Ensuring the establishment of Service Level Agreements (SLA) with suppliers and other stakeholders in coordination with the legal team.
- For RBI, IRDAI, and internal audit group, a walkthrough and closing remark were made regarding phone banking.
- Internal reviews to ensure that access to systems and applications is limited in accordance with skill standards.
- To guarantee rules compliance, there are quarterly compliance, legal, and IRDAI certifications.
- Investigation and resolution of RBI-reported fraud instances.

EDUCATION

Bachelor of Commerce
University of Mumbai, 2010

KEY SKILLS

Analytical thinking, planning



Strong communication



Tolerant and flexible



Problem solving



Team leadership



Awards & Achievements

**Service Excellence – Risk & Compliance
(India) (September - 2022)**

**Award of Excellence – Project Delivery
(Bahrain & Canada) (2020/2021)**

Contribution to the project "Card activation & PIN"

**Certificate of Appreciation - ICICI BANK
UK (01/2020)**

Contribution to the project "NRI Outreach Campaign"

Consistent Excellence (03/2018 & 19)

*For Consistent Excellence in customer service
FY2019 & FY2018*

Business Analyst – International Geography

ICICI Bank Apr 2019 – Dec 2021

- Serving various IBG nations in my roster (Canada, UK, Germany, Bahrain, Singapore & Hong Kong).
- Serve as a single point of contact for all internal partners and external clients, engaging with the important teams to find and fix problems.
- Make sure to promptly and effectively respond to customer queries while upholding departmental standards.
- Handling inquiries during the audit period in coordination with the company and the auditors.
- Make the required analyses to address business needs and inform the recipients of the results.
- Assess risk appropriately when making business decisions, showing particular regard for the firm's image and protecting the business and firm.
- Review and signing of SLA documents between business & the bank, an activity depending upon the date of renewal for the above-mentioned countries along with compliance team
- Conducting monthly business review through conference call on a monthly basis with business stakeholders, Team leaders, Unit Managers and Channel Managers and would be discussing SL, AHT, and Quality, etc. Findings of Key Risk Indicator [KRI]

Assistant Manager - International Banking Group

ICICI Bank / India / Aug 2012 – Mar 2019

- Interaction based on Priority Remittance. USD to INR and CAD to INR via email and voice networks.
- Comply with all Bank policies, company security policies, legal requirements, service standards, and conduct codes.
- Ensuring the SPP (Student Partner's Program) offering for Canada runs smoothly.
- Dealing with complaints and offering comprehensive solutions while working with Canada-India Operations to find the most effective answers first.

Officer –NRI - Retail

ICICI Bank / India / Oct 2010 – Jul 2012

- Interacting with Customers through VOICE / E-MAIL based interaction.
- Memorized all company products and services to be able to answer all customer questions quickly and efficiently, and make relevant upsells.
- Money2India Online Transfers, Non-Residential External, Non-Resident Ordinary.
- Resident Foreign Currency, NRI Edge Rupee plus Plan, Wire Transfer / SWIFT details Foreign Currency Cheque, Branch Based Remittance.
- Handle 100+ customer interactions per day, giving detailed, personalized, friendly, and polite service to ensure customer retention.
- Navigating multiple screens while maintaining conversation with customer. Possess a thorough knowledge of the client's products and provide detailed information to customers.
- Cross sell new product and service opportunities to customers over phone. CASA, Term Deposit, Fixed Deposit, Recurring Deposit.
- Providing first level Solutions to the Customers.
- Adapt at handling various calls on a daily basis, while consistently resolving client issues in a short time span.
- Cross sell new product and service opportunities to customers over phone.