

# PRADHUMN DHAKAD

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## Summary

- **Experienced Banking Operation & Compliance Analyst available to join immediately** offering a lucrative and diverse exposure of **2.5 years** with a renowned private bank in India across **Compliance, Regulatory Reporting, Banking Operations, Wealth Management, Market Research, Financial Research, Internal Audit, KYC and Client On-boarding**
- Qualified as an **MBA from Delhi School of Management, DTU** with knowledge in various **AML/KYC framework, Financial Analysis and Research of Companies** with help of tools like **Bloomberg, Capital IQ** and driving key areas of business by drawing insight through data by using tools like **Tableau, Power BI** and having hands on experience on tools like **M.S Excel, M.S Office, M.S Outlook and Google Analytics**

## Key Skills

Client Onboarding  
Know Your Customer (KYC)

Regulatory Reporting  
Business Analysis

Banking Operations  
Data Visualisation

Financial Research  
Reconciliation

## Experience

**1 Year 8 Month (May 2022 – Jan 2024)**

**Federal Bank**

**Quality & Support Officer  
Gurgaon, Haryana**

- Assessing and **Ensuring Overall quality of 27 branches** within Regional & Cluster purview, providing necessary support in **implementing quality processes, identifying areas of improvement** and assisting the branches in rectifying issues.
- **Reviewing internal controls** and infrastructure of branches on basis of specific guidelines as outlined by bank for **mitigating penalty risk by regulatory authority** and ensuring due diligence is exercised by branches for internal processes of bank.
- **Acting as the point of contact among Regional Head, departments, branches and other external partners** for coordinating quality improvement process and **coordinating with different departments for audit and regulatory inspection.**
- **Monitoring of Complaint filed with Banking Ombudsman and Customer Care**, consolidating data, filing responses and assisting in positive resolution of the issues.
- **Review of internal reports generated by branches** and different compliance which branch has to maintain while doing any activity for customers.
- **Providing data on quarterly basis to regulatory authorities** like RBI and lead banks on bank's overall performance at the district and state level.
- Visiting branches for **assessing controls, compliance and suggesting improvement** as required in overall activities and controls of branches as made applicable by bank and external guidelines of RBI and preparing quarterly reports of branches after overall assessment.

**9 Month (Aug 2021 – Apr 2022)**

**Federal Bank**

**Probationary Officer  
Agra, Uttar Pradesh**

- Worked as a **PO in branch banking role in operation team** and managed **KYC of accounts, account opening** and canvassing accounts for the bank to increase the customer base.
- **Monitored and executed different requests on daily basis related to deposit and loan accounts of customers** and other account related requests as requested by customers.
- Managed **daily reconciliation of payments** as well as maintaining incoming and outgoing cash records.
- Performing **KYC Due Diligence** on a wide range of entity types which includes Individual, Non-Individuals, Government Agencies, Trusts, Companies, Partnerships and other entities.
- Using **databases, external and internal, and conducting research** as part of **matching customer account transactions with risk profile** of customer.
- **Managing Clients with the aim of retaining and cross selling** them and increasing the existing book size given both in terms of number and volume.

**2 Month (June 2020 – Aug 2020)**

**Finlatics**

**Equity Research & Portfolio Management Intern  
Mumbai, Maharashtra (Remote)**

- Investigated market changes and devised approaches to take advantage of emerging opportunities in the equity market.
- Maintained close watch on financial and operational performance of different funds and made proactive adjustments to keep portfolio trading in conformance with plans with a Finscore of 74 that is 74% return on my virtual cash.
- Worked on the **Financial Statement Analysis, Technical Analysis, EIC framework and Competitor Analysis** of companies involved in specific industries.
- Carried out **financial research in various sectors** and prepared reports on **Inter-globe Aviation Ltd., Adani Enterprises Ltd. and Crompton Greaves Consumer Electricals Ltd.**

## Education

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<b>Master of Business Administration (MBA) – Finance &amp; Marketing</b> Delhi School of Management, Delhi Technological University, Delhi <b>Cumulative GPA 8.03/10</b>	<b>Aug 2019 - Jun 2021</b>
<b>Bachelor of Commerce (Hons.)</b> Prestige Institute of Management, Gwalior, Madhya Pradesh <b>Cumulative Marks 74.75%</b>	<b>Aug 2016 - Jun 2019</b>
<b>12<sup>th</sup> (C.B.S.E)</b> Bhartiyam Vidya Niketan, Gwalior, Madhya Pradesh <b>Cumulative Marks 72.80%</b>	<b>May 2016</b>
<b>10<sup>th</sup> (C.B.S.E)</b> Khushal Vidya Peeth, Gwalior, Madhya Pradesh <b>Cumulative GPA 8.2/10</b>	<b>May 2014</b>

## Technical Skills

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- **M.S Excel and other M.S Office Products**
- **Tableau, Power BI, Google Analytics**

## Certifications

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- Certification in **AML and CFT Compliance Requirements for Banks and FIs**
- Certification in **Advance Excel and Corporate Finance**
- Certification in **Capital IQ Fundamentals and Bloomberg Essentials**

## Interest & Hobbies

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- Selective Interest in **Analyzing company's Financial Statements.**
- Worked on **SEO tools** for Digital Marketing
- Passionate about Planting, Listening Music and Cooking