



BIBIN BEN

MBA | CAIIB | NET | JRF | FDFIx | Licenciante in III I
I Certified Banking Compliance Professional | AML/KYC | BCSBI
I Msc.Applied Psychology | SP Certification |

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B-16, RBI OFFICERS QUARTER'S, VASANTH NAGAR, BANGALORE-560052

Core Competencies

Regulatory Reporting

Regulatory Compliance

Compliance Management

Compliance Testing

Internal Controls

Product and Process
Review

Due Diligence

Analytical Skills

Regulatory Liaisoning

Academic Accomplishments

- **Junior Research Fellowship** in Management Studies from UGC, New Delhi
- **National Eligibility Test (UGC Ref No:1461/NET-JUNE2011)** in Management Studies from UGC, New Delhi
- Pursuing PHD in Management Studies at Cochin University of Science and Technology under guideship of Mr.Wilson P.R., former director of School of Management Studies , CUSAT, Kochi

As a seasoned Banking Compliance Manager with 13+ years of dedicated experience in the financial industry, I have a proven track record of ensuring regulatory adherence, risk mitigation, and operational excellence. My career has been marked by a commitment to upholding the highest standards of compliance and fostering a culture of ethical conduct within organizations.

With my strong analytical skills, attention to detail, and dedication to staying current with evolving regulatory landscapes, I am well-equipped to navigate the challenges of the banking industry and ensure the continued integrity and success of financial institutions.

Profile Summary

- Seasoned banking compliance expert with 12 years of Indian bank experience currently working as Chief Manager-Compliance, specialized in regulatory reporting and compliance assurance, ensuring adherence to industry standards.
- Proven track record in navigating complex regulatory landscapes, offering comprehensive compliance solutions, risk management, and policy implementation.
- Dedicated to upholding the highest ethical standards, fostering regulatory compliance excellence, and mitigating risks in the dynamic Indian banking sector.

Academic Details

- **Master of Business Administration (2009 – 2011)** – First Class
Rajagiri College for Business Studies, Kakkanad, Kochi, Kerala
- **Msc Applied Psychology (2012-2014)** – First Class
SDE, Bharathiar University, Coimbatore, Tamil Nadu
- **BSc Hospitality and Hotel Administration (2004- 2007)** – First Class
IHMCT, Kovalam, Thiruvananthapuram, Kerala
- **Intermediate (2004)** – First Class with distinction
Sree Narayana Higher Secondary School, Ayappankav, Kochi, Kerala
- **Matriculation (2002)** – First Class
Don Bosco ICSE School, Vaduthala



IT Skills

- MS Office
- FINACLE
- AGILE

Extracurricular Activities

- Certification in Options and Futures from BSE Varsity.
- Represented school and college as in Football tournaments.
- Completed various running competitions including “RUN TO THE MOON-2021”, “TATA-ULTRA MARATHON”, BANGALORE-10K” etc.
- Secured 1st position in management fest conducted by Albertian College of Management.



Certifications

- Certified Associate of the Indian Institute of Bankers (CAIIB) from Indian Institute of Banking & Finance (IIBF) , Mumbai
- Certified Banking Compliance Professional by IIBF, Mumbai
- Certificate in FDFIx: Financial Development and Financial Inclusion by International Monetary Fund.
- Certificate examination in AML &KYC from IIBF, Mumbai
- Certificate examination in Digital Banking from IIBF, Mumbai
- Licentiate (LI90697) in Insurance from Insurance Institute of India, Mumbai
- Corporate Agent License (URN: CAI1709210291) from IRDA, Hyderabad.
- Certificate examination in BCSBI from IIBF, Mumbai
- NISM Series V-A: Mutual Fund distributors certification examination from National Institute of Securities Markets, Mumbai
- Training program on Recruitment procedures from Resource Hunters, Kochi



Notable Accomplishments Across Career

- Project head of ‘data cleanup’ project – a bank wide project on data integrity initiated and monitored by MD at Ujjivan Small Finance Bank.
- Executive Director’s Club member for successfully achieving yearly targets consistently for two years in Federal Bank Limited.
- Selected from Federal Bank for Management Development Programme in Marketing Research from Xavier Institute of Management & Entrepreneurship (XIME) Kochi.
- Winner of “Rectify 2 Rejuvenate-III” campaign conducted by Inspection & Audit Department of The Federal Bank Limited.
- Winner of “BEST IN REGION FOR RETAIL LOAN PROPOSALS” from Centralized Retail Credit Hub for clarity of loan proposals.



Timeline

**December 2007 –
June 2009
(18 months)**
Hotel Trident, Kochi

**September 2011-
December 2022
(134 months)**
The Federal Bank Ltd

**December 2022-
Present**
Ujjivan Small Finance
Bank, Bengaluru



Professional Experience

Ujjivan Small Finance Bank,

Location : Head Office, Koramangala, Bangalore

Designation: Chief Manager, Compliance

Key Result Areas:

- RBI Annual Financial Inspection and any other regulatory audits including Process, Select scope etc and any other, including and not limited to the below:
 - End to End monitoring of the AFI and liaising with RBI officials.
 - Allocating indents to respective departments.
 - Dissemination of RBI report to relevant stakeholders.
 - Ensuring ownership and submission of bank's revert within the RBI prescribed or internal timeline.
- Regulatory reporting - Periodic submission of regulatory returns of the bank through RBI 'Daksh' portal.
- Compliance monitoring and Testing as per the ACB approved plan.
- Periodic updation to relevant stakeholders on the regulatory changes, testing results, follow-up for closure of sustenance and Tranche failures.
- RBS Tranche I and RBS Tranche II submission - Collation, liaising and submission of RBS Tranche I and RBS Tranche II for the bank within the specified timeline.
- Consolidation of RBS Tranche I logic document and validation of the same.
- Sustenance check of AFI and RMP observations during the previous audits.
- Conducting preparatory exercise for AFI for all departments and ensuring readiness for RBI AFI.
- Preparation of DO letter to RBI, fortnightly, monthly and weekly reporting to ACB, board, MD etc.

The Federal Bank Ltd

Location: Multiple Locations- Bangalore, Chennai, Thriuvananthapuram, Tirupur

Designation: Manager

Key Result Areas:

- Internal Audit planning and execution
 - Develop comprehensive audit plans, including risk assessments and audit procedures aligning with organizational requirement.
 - Conduct audits of various business units, including retail, corporate, and international banking.
 - Review financial transactions, accounting records, and operational processes.
 - Assess the adequacy of internal controls and identify control weaknesses.
 - Evaluate compliance with regulatory requirements, including RBI guidelines and internal policies.
- Risk Assessment and Management:
 - Identify, assess, and evaluate operational, financial, and compliance risks.
 - Assess the effectiveness of risk mitigation strategies.
 - Recommend improvements to risk management frameworks and processes.
 - Monitor emerging risks and trends in the banking industry.
- Zonal Compliance monitoring officer – Manager (Compliance) overlooking 164 bank branches of the Zone. KRA's included the following:
 - Conduct and timely conclusion of compliance testing
 - CERMO, BCTMS, ICCS certifications of 164 bank branches of the Zone
 - RBS Tranche I and RBS Tranche II data collation and submission
 - Ensure compliance of RBI mandates at the branches.
 - Conduct of training to staff on Compliance matters (FICN identification, Note refund rules, Nomination norms etc)
 - Conduct of quizzes and awareness programs to improve compliance culture.
- Service Quality - Handled Banking Ombudsman related against the bank for the entire state of Kerala for 3 years.
- Zonal core banking migration project coordinator – Coordinated migration from Finacle 7.2 to 10 for 64 branches and 1500+ employees were part of the migration process.
- KYC/AML angle - In depth KYC/AML analysis in case of new acquisitions, follow up and regularization of scheduled KYC checks of existing clientele.
- Spotting out prospective transactions in view of AML angle and verifying and reporting the details in depth.



Internship

The Big Bazaar (April 2010 – June 2010)

Designation: Intern

Key Result Areas:

- Summer project "Operational excellence through night shift operations" was at Big Bazaar, Old Madras Road, Bangalore.
- The project was highly appreciated and the report was presented before Management team of Future Value Retail at their Zonal Office, Bangalore.
- The project was implemented at the store and the report yearned me a pre-placement offer from 'Future Value Retail Limited", the parent company as Management Trainee for retail operations.



Personal Details

Date of Birth : December 15, 1986

Languages Known : English ,Hindi, Malayalam, Tamil, Kannada

Marital Status : Married



References

Can be provided on request



Declaration

I hereby declare that the above-furnished details are true to the best of my knowledge and I bear the responsibility for correctness of the aforementioned.

Place:

Date:

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