

# GOVIND KISHOR

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## SUMMARY

Highly skilled Finance and Risk Management Professional with over 5 years of experience in IT and IS control testing, credit risk management, and compliance within the financial services industry. Proven expertise in transaction monitoring, anti-money laundering (AML) compliance, and trade finance operations, combined with a deep understanding of regulatory frameworks such as BSA, Patriot Act, and FATF. Adept at working in agile environments, implementing testing automation, and leading cross-functional teams to drive risk mitigation and ensure regulatory compliance. Strong analytical thinker with exceptional communication and problem-solving skills, committed to delivering strategic solutions that improve operational efficiency and safeguard organizational assets.

## SKILLS

- IT and IS Control Testing
- Risk Management and Mitigation
- Agile Methodologies
- Control Testing Automation
- Information Security (IS) Controls
- Payments Technology Control
- Stakeholder Collaboration
- Problem Solving
- Testing Standards Development
- Compliance and Regulatory Adherence
- Documentation and Sampling Approaches
- Cross-Functional Collaboration
- Audit and Control Validation
- Anti-Money Laundering (AML) Compliance
- Transaction Monitoring and Case Investigation
- KYC/Enhanced Due Diligence (EDD)
- SAR/CTR Reporting and Risk Analysis
- AML Investigation and Compliance Reviews
- Financial Data Analysis and SWIFT Transactions
- Criminal Investigation and Compliance Risk Review
- Financial Crime Prevention and Fraud Detection
- Cross-functional Collaboration and Client Servicing
- Proficiency in Microsoft Office Suite
- Proficiency in Microsoft 365 and Excel using AI
- Artificial Intelligence, Machine Learning, and Cloud Infrastructure (Basic understanding)

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## EXPERIENCE

### Credit & Risk Manager

*Bank of India – Pune | 04/2024 – Present*

- Credit Risk Assessment and Compliance: Lead the evaluation of credit risk by conducting comprehensive credit analyses, monitoring exposures, and ensuring alignment with internal policies and regulatory frameworks such as Basel III.
- Lead IT and IS control testing across various corporate banking applications, ensuring thorough validation of risks and compliance with internal policies and industry standards.
- Collaborate with technology application teams and control owners to implement testing automation solutions, enhancing the efficiency and accuracy of control testing processes.
- Conduct risk assessments and provide detailed recommendations for improving the Payments IT control landscape, partnering with divisional control offices and Group Audit.
- Contribute to the development and implementation of control testing standards by refining sampling approaches and documentation, ensuring alignment with best practices.
- Provide ongoing reporting to senior management on IT risk exposures, control effectiveness, and sustainable mitigation strategies.
- Credit Monitoring and Fraud Examination: Expertise in Credit Monitoring, Staff Accountability Examination, and Fraud Examination, providing risk mitigation strategies that protect the institution's assets.
- Lead the transaction monitoring process to review suspicious financial activity and ensure compliance with AML/CFT regulations, identifying potential money laundering and terrorist financing risks.
- Conduct thorough KYC/Enhanced Due Diligence (EDD) reviews and investigations for high-risk clients, ensuring adherence to BSA and FATF policies.
- Manage the preparation and filing of SARs and CTRs for cases that pose significant compliance risks, providing detailed narratives and supporting documentation.
- Collaborate with cross-functional teams to identify data anomalies in transaction flows and improve fraud detection systems.

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### Assistant Manager

*Bank of India – Panjim | 09/2019 – 03/2024*

- Conducted detailed AML investigations for trade finance operations, analysing transaction data and suspicious activities in compliance with global standards such as UCP 600 and FATF.
- Collaborated with compliance teams and regulatory bodies to ensure the smooth filing of Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs).
- Led risk assessments and CDD reviews to ensure adherence to the Patriot Act, FATF guidelines, and local regulatory frameworks. Led KYC and Re-KYC program for the new and existing customers of the bank, as per RBI policy guidelines.
- Spearheaded the IS control testing for global trade finance operations, ensuring the integrity of trade-related systems and data security protocols.
- Collaborated with the Divisional Control Office to ensure the effectiveness of control measures across key technology platforms, integrating risk management frameworks and governance models.
- Identified opportunities for automation in the control testing process, reducing manual efforts and increasing the scope of testing for high-risk transactions.
- Regularly interacted with Group Audit and compliance teams to align control measures with evolving regulatory requirements and business objectives.

- Documented and refined testing processes, ensuring accurate tracking of control performance and ongoing compliance with international regulations.
  - Stakeholder Relationship Management: Fostered and maintained relationships with key stakeholders, including clients, suppliers, and internal teams, driving business growth and ensuring successful project execution.
  - Analytical Expertise: Utilized strong analytical skills to assess financial instruments and trade regulations, providing actionable insights that align with the bank's growth strategy.
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## **Banking Assistant**

*South Indian Bank-Thiruvananthapuram | 05/2018-06/2019*

- Assisted in conducting IT and security risk assessments for core banking systems, focusing on ensuring the resilience of critical transaction processing systems.
  - Supported the development and implementation of technology controls to mitigate potential cyber threats and ensure data security.
  - Played a key role in identifying automation opportunities within manual control testing processes, improving efficiency by 30%.
  - Provided comprehensive documentation for internal audits, ensuring alignment with internal security controls and industry standards.
  - Collaborated with teams to optimize data collection and streamline the customer identification process (CIP), improving the efficiency of transaction monitoring operations. Provided customer service and problem resolution in relation to KYC and Re-KYC.
  - Customer Service and Relationship Management: Adept at delivering high-quality service by resolving client inquiries related to account maintenance, loan processing and transaction disputes, fostering strong client relationships and satisfaction.
  - Team Collaboration and Stakeholder Engagement: Collaborate effectively with cross-functional teams, including credit officers, compliance teams, and IT departments, to streamline operations and ensure aligned business objectives.
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## **EDUCATION AND TRAINING**

### **1. B. Tech in Electronics & Communication**

Cochin University of Science and Technology | June 2017

### **2. Executive Certificate Program in Fintech & Risk Management in Banking & Financial Services**

Indian Institute of Management Visakhapatnam | 09/2024- Current

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## **PERSONAL INFORMATION**

- Total Experience: 5 Years 01 Months
  - Date of Birth: 04/14/95
  - Gender: Male
  - Marital Status: Married
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## **CERTIFICATIONS**

- Junior Associate of Indian Institute of the Bankers (JAIIB)

- Certified Associate of Indian Institute of the Bankers (CAIIB)
  - Certificate in Foreign Exchange Operations - IIBF
  - Certificate in International Trade Finance - IIBF
  - Certificate in Foreign Exchange Facilities for Individuals - IIBF
  - Certificate in AML & KYC - IIBF
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## LANGUAGES

**Malayalam:** First Language

**English:** C1  
Advanced (C1)



**Hindi:** B1  
Intermediate (B1)



**German:** A1  
Beginner



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## REFERENCE

Mrs. Vasanthi Natarajan  
Chief Manager-Bank of India, Pune Zonal Office  
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