

Sujay Ghose

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Bangalore

Summary

Experienced Financial Crime Investigator with a strong background in reporting suspicious activities, conducting risk assessments, and addressing organized crime. Proficient in analyzing complex financial data, ensuring regulatory compliance, and collaborating with law enforcement agencies to mitigate financial risks.

Professional Experience

Career break

01/2024 - 12/2024

Financial Crime Analyst

Tide • Remote

07/2023 - 12/2023

- Investigating customer account activity to identify and detect money laundering, including other potential risks.
- Assess customer profiles and behaviour to determine if further investigation is required. Investigating alerted transactions leveraging the risk-based approach and internal guidance.
- Identifying patterns and trends consistent with money laundering, drug trafficking, terrorist financing, money mule, fraudulent activities and a variety of organised crime.
- Write and develop succinct and complete reports summarising unusual activity and mitigating risk.
- Drafting narratives and submitting suspicious activity reports to Financial Intelligence Units, specifically the National Crime Agency UK.
- Demonstrating sound judgement and an ability to navigate complex, high risk decisions.

Fraud Analyst

Kraken • Remote

08/2021 - 02/2023

- Conducting comprehensive, end-to-end complex fraud investigation using Chainalysis, Arkowl, Open source, and social media to identify and gain a deeper understanding of involvement in cryptocurrency-related scams, money laundering, identity theft and user behaviour.
- Utilising on-chain analysis tools to explore the public blockchain and gain insights into the flow of funds between different wallets.
- Performing investigation on potential scams such as Ponzi schemes, Giveaway, third party scam, elder abuse and making decisions based on the evidence,
- investigation findings regarding emerging cryptocurrency-related scams & threats to mitigate potential risk.
- Examining the historical transactions associated with a particular wallet to understand its activity over time.
- Research, analysing current and emerging trends involving cryptocurrency and other digital assets fraud.
- Driving investigation to a timely conclusion following the completion of a comprehensive analysis of information across multiple platforms.

Sr. Associate FinCrime

WNS Global Services • Bengaluru

04/2020 - 05/2021

- Reviewing, investigating, reporting money laundering cases up to three layers of investigations for business and retail profiles.
- Providing the on-going monitoring & resolving of the formal complaints related to financial unit cases.
- Dealing appropriately with the consent refusal following the submission of a suspicious activity report.
- Acting as a point of contact for the law enforcement agencies in the ongoing criminal investigation that commenced from the submitted SAR.
- Preparing drafts of SARs/STRs and ensuring they are accurate and materially sound prior to submitting them for approval for filing.

- Performing transaction monitoring for retail and freelancer accounts relates specifically to the activities of known organized crime groups that conduct or direct operational activity against them.

KYC Analyst

HSBC • Bengaluru

07/2018 - 11/2019

- Analysed client's data, documentation and negative news to determine gap analysis and related risk under the global standards.
- Conducting adverse media screening, RDC, World checks and Sanction screening to verify, validate and mitigate potential risks.
- Conducting EDD review on manual and system triggered cases for high risk clients and requesting RFI documents such as Source of wealth, Source of income.
- Performed reviews on multinational company, trusts, entities, hedge funds, foundations, understanding ownership structure of UBO & IBO.
- Reviewing, identifying and verifying the KYC documents for retail and institutional clients.
- Performing risk assessment, PEP and Sanction checks, transaction monitoring and reporting of suspicious activities.

Education

English language

British Council • Bangalore

06/2018

British English Native language "BCCEESIPL" certification

Investment Banking

Imarticus Learning • Bangalore

04/2018

Certified Investment Banking Operations Professional

Finance & Accounting

Ranchi University • Ranchi

07/2009

Skills

Time management, Documentation review, Data Analysis, Customer Engagement, Verbal and written Communication., Surveillance, Due Diligence, Investigations, Risk Assessment, Monitoring, Customer Relationship Management, Customer Support, Anti-Money Laundering

Strengths

- **Prioritizing:** I dedicate 100% of my energy and focus to the most important tasks by prioritizing them.
- **Attention to Detail:** Always pay strict attention to details because even an unimportant error can ruin the outcomes.
- **Collaboration:** Working in a team motivates me to give 100% every day. I believe collective intelligence is the most powerful tool for companies.