

# DHRUBAJYOTI DALAL

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## PROFILE SUMMARY

Results-driven Financial Crime & AML Analyst with 3+ years of experience in anti-money laundering (AML), trade-based money laundering (TBML) detection, and transaction monitoring. Currently serving as Assistant Manager at Axis Bank, specializing in risk-based analysis of trade transactions, customer due diligence, and regulatory compliance. Skilled in UAT testing, data analytics, and implementation of AML automation tools to enhance detection efficiency.

## CORE COMPETENCIES

- Transaction Monitoring & TBML Detection
- Suspicious Transaction Reporting (STRs)
- Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- Risk Assessment & Mitigation
- Data Analysis & Pattern Recognition
- AML / CFT Regulatory Compliance
- UAT & System Testing (AML Automation Tools)
- Letter of Credit (LC) & Trade Operations
- Advanced Excel | SQL | Tableau | Finnacle | JIRA | Selenium

## PROFESSIONAL EXPERIENCE

AXIS BANK, Kolkata — Assistant Manager, Trade & AML

May 2024 – Present

- Reviewed and analyzed trade transactions to detect potential TBML or unusual activity patterns.
- Conducted detailed investigations on flagged transactions; examined trade documents (invoices, BoL, LC, shipping docs) for inconsistencies or red flags.
- Performed CDD/EDD for high-risk clients; assessed potential exposure to ML/TF risks.
- Supported user acceptance testing (UAT) for new AML automation tools and RFIs identification systems.
- Ensured adherence to AML/CFT guidelines under RBI, FATF, and internal policies.
- Coordinated with compliance teams, auditors, and trade finance units for STR reporting and escalation handling.

■ Award: “Trade Operations Champion” (Q2 FY24-25)

INFOSYS, Mysore — Test Engineer

Feb 2022 – Jan 2024

- Planned, developed, and executed manual and automated test cases for financial systems and API integrations.
- Created and maintained test automation frameworks using Selenium, JIRA, and Zephyr.
- Conducted regression, integration, and performance testing for banking modules.
- Collaborated with developers and business analysts to improve data validation and defect resolution.
- Strengthened understanding of data flow, system risk, and fraud vulnerabilities within core financial applications.

## EDUCATION

B.Tech in Electronics & Communication Engineering

## **TECHNICAL SKILLS**

SQL | Tableau | Advanced Excel | Finnacle | PostmanAPI | JIRA | Zephyr | Selenium | Java | Agile  
Methodology | Data Validation