



RISHAV GHOSH

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SUMMARY

Results-driven and versatile AML Transaction Monitoring professional with hands-on experience in alert investigation, fund flow analysis, typology identification, SAR/SMR/STR drafting and filing. Skilled in managing high-risk alerts, meeting regulatory timelines and supporting AML/CTF/KYC controls across multiple jurisdictions

SKILLSET

Core Skills:

- AML/CTF, KYC, TM, Correspondent Banking, SAR/SMR/STR, CTR, CDD, EDD, Periodic Reviews, Screenings, QA/QC
- Sanctions & Regulations (AUSTRAC, NCA, BSA/AML, OFAC, HMT, FINCEN, FATF, FIU), Fraud Detection & Prevention
- Risk Assessment, Team Management, Communication, Adaptability, Attention to Detail, Decision-making Ability

Tools:

- MS Excel, Word, PowerPoint, Power BI

EXPERIENCE

SENIOR CONSULTANT / ERNST & YOUNG LLP / HYDERABAD, INDIA

AML – TRANSACTION MONITORING (CLIENT: TIER-1 GLOBAL BANK):

10/2024 - TILL DATE

- Investigate high-risk TM DRA alerts, UAR/fraud referrals, law enforcement and production order (PO) cases across AML, CTF, sanctions, money mules and other typologies
- Analyze customer profiles, counterparties, complex transactions and fund flows using UCM, LexisNexis, HUB, BMM, World Check One and other investigator tools
- Draft and file high quality GFS, DAML and SMRs/SARs in compliance with AUSTRAC, NCA, ASIC, Proceeds of Crime Act 2002 (POCA) and AML/CTF Act 2006 guidelines
- Communicate with stakeholders, compliance and audit teams to align with enterprise risk appetite and regulatory requirements
- Collaborate with FCC, KYC/CDD teams and business units to gather intelligence and support investigations
- Maintain accurate, audit-ready case documentation within case management systems and ensure completeness
- Act as AML/CTF SME, mentoring analysts and enhancing TM rules and red-flag indicators as per emerging trends
- Meet TAT and quality benchmarks, supporting operational excellence and risk mitigation

KYC – PERIODIC REVIEW (CLIENT: TIER-1 GLOBAL BANK):

- Serve as Deputy Team Lead, managing a team of 10 with responsibility for mentoring, performance management and delivery oversight
- Lead risk-based periodic reviews, CDD/EDD, screening and customer outreach for individual and entity profiles in line with AML/KYC/CIP regulations
- Assess customer risk based on customer type, products, geography and transaction activity to ensure regulatory compliance
- Coordinate with internal teams and external stakeholders to collect, validate and remediate KYC documentation
- Manage customer restrictions, offboarding and escalations for confirmed non-compliance per regulatory and firm policies
- Track KPIs, manage workflows and deliver accurate MIS and management reporting
- Ensure timely case closure in KYC systems; proactively escalate issues and provide risk-based solutions
- Drive process improvements (workflow optimization, automation, controls) to enhance efficiency and compliance
- Meet TAT, quality and accuracy benchmarks in high-volume, regulated environments

BUSINESS PROCESS LEAD / TATA CONSULTANCY SERVICES / CHENNAI, INDIA

KYC – CIP (CUSTOMER IDENTIFICATION PROGRAM):

03/2022 - 06/2024

- Act as SME and Acting Team Lead, managing a team of 10 and overseeing workflow, client interactions and BSA/AML compliance activities
- Provide on-the-job coaching, training and quality reviews to drive performance and regulatory adherence
- Liaise with internal and external stakeholders to obtain and remediate KYC documentation, ensuring timely case closure in KYC systems
- Track KPIs, set team goals, deliver MIS reporting and drive accountability for SLA and TAT adherence
- Perform quality control (QC) reviews of retail customer KYC files in line with the US Patriot Act, BSA and internal policies
- Execute CIP checks, validating core customer data (Name, DOB, Address, ID numbers such as SSN/TIN/Passport)
- Meet TAT, quality and accuracy benchmarks in high-volume, regulated environments
- Notify customers regarding rejected documentation and facilitate timely resubmission of valid records
- Manage screening for PEPs, adverse media and high-risk customers across AML, CTF, CDD and EDD processes
- Drive process improvements (workflow optimization, automation, controls) to enhance efficiency and compliance
- Escalate compliance issues with actionable recommendations and support continuous process and control improvements

SENIOR ANALYST, TRANSACTION MONITORING / STANDARD CHARTERED GBS / CHENNAI, INDIA

04/2018 - 03/2022

- Investigate high-risk correspondent banking TM alerts (wires, cash, monetary instruments) to identify money laundering, terrorist financing, and financial crime risks under BSA/AML
- Perform end-to-end case analysis using Detica, ECM, LexisNexis, Arachnys and internal systems to assess transaction patterns and customer behavior
- Conduct sanctions, PEP and adverse media screening in line with the USA PATRIOT Act, OFAC and internal compliance policies
- Determine case disposition by discounting false positives or escalating validated risks for SAR investigation and reporting
- Draft clear case narratives and maintain audit-ready documentation to support regulatory and internal reviews
- Act as Quality Checker (QC), reviewing investigations for accuracy, completeness and regulatory compliance
- Escalate complex or high-risk cases and support SAR preparation in accordance with FinCEN, FATF, BSA/AML and OFAC requirements
- Provide training and mentoring to analysts on AML typologies, detection methods and regulatory expectations
- Meet TAT and quality SLAs while collaborating with compliance and audit teams to align with enterprise risk appetite

ASSOCIATE ENGINEER / ROYAL BANK OF SCOTLAND BUSINESS SERVICES PVT LTD / CHENNAI, INDIA

04/2015 - 04/2018

- Contribute to the Strategic User Access Management Program (SUAMP) supporting enterprise Identity & Access Management (IAM) initiatives
- Manage end-to-end access lifecycle for high-risk applications (e.g., GMS, Intelli-Tracs) using SailPoint IdentityIQ (IIQ) and Service Line Express (SLX)
- Perform periodic user access reviews and entitlement attestations to meet regulatory, SOX and internal audit requirements
- Execute identity cleansing and authorize manually created identities within SailPoint IIQ
- Conduct User Acceptance Testing (UAT) and coordinate with technical teams to validate access changes and enhancements
- Raise and manage Change Requests (CRs) and Incidents, performing impact analysis and ensuring timely resolution
- Onboard applications into SailPoint IIQ, configure roles and schedule aggregation and certification processes
- Review and remediate user access discrepancies, ensuring adherence to least privilege and access governance standards
- Track TAT and SLAs, perform Business Checkouts and deliver MIS and monthly compliance reports to stakeholders

ACCOMPLISHMENTS

- Delivered consistently high-quality Suspicious Matter Reports (**SMR**) with **Zero Rejections** from compliance reviewers or AUSTRAC audits
 - **Recognized and Rewarded** as “Collaboration Extraordinaire” as an outstanding performer for Mexico region (KYC)
 - Consistently met SLA targets with **98–100%** accuracy across high-volume case investigations
 - Recognized multiple times for delivering the process efficiently with **NIL** errors
 - Received **GEM Award** for maintaining the quality in process consistently
 - Achieved **Top Performer** status for consecutive quarters based on quality, volume and compliance metrics
 - Received **Spot Awards** and **Star of the Month Awards** multiple times for the excellence in Customer Satisfaction
 - Trained and mentored **10+** new team members, improving onboarding efficiency and process consistency
 - **Captained** the school **Basketball Team** in Inter-school competitions, fostering team coordination, discipline and performance excellence
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EDUCATION

PGDM: MARKETING MANAGEMENT

2015

REGIONAL COLLEGE OF MANAGEMENT - BHUBANESWAR, INDIA

- Final Grade: 86%

BACHELOR OF COMMERCE: ACCOUNTANCY

2013

PRAN-NATH AUTONOMOUS COLLEGE - BHUBANESWAR, INDIA

- Graduation with Distinction
 - Final Grade: 65.72%
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LANGUAGES

ENGLISH | HINDI | BENGALI | ODIYA | TAMIL

DISCLAIMER

I hereby declare that the information furnished above is true to the best of my knowledge

RISHAV GHOSH