

KUHU TALUKDAR

FINANCIAL CRIME ANALYST

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Professional Summary

AML and Financial Crime Compliance professional with 3 years of experience, including expertise in KYC, CDD/EDD, Transaction Monitoring, Sanctions Screening, and Fraud Investigations across global banking and financial services clients. Strong understanding of risk-based approach, regulatory frameworks (FATF, FinCEN, EU AML Directives, RBI), and compliance operations. Proven ability to deliver high-quality reviews, meet SLAs, and support regulatory compliance objectives.

Core Skills

- KYC Due Diligence (CDD & EDD)
- Transaction Monitoring & Alert Investigation
- Sanctions Screening (OFAC, EU, UN)
- PEP & Adverse Media Screening
- Suspicious Activity Investigation
- SAR / STR Drafting Support
- Client Onboarding & Periodic Reviews
- Fraud Risk Assessment
- Regulatory Compliance & Documentation
- Risk-Based Approach (RBA)
- Stakeholder & Client Communication
- Quality Assurance & Audit Support

Education

GRADUATED/ BARASAT UNIVERSITY

Mahadeva Mahavidyalaya, Barrackpore

2020

HIGHER SECONDARY/ WEST BENGAL COUNCIL OF HIGHER SECONDARY EDUCATION

Manmathanath Girls High School, Barrackpore

2015

MADHYAMIC/ WEST BENGAL BOARD OF SECONDARY EDUCATION

Manmathanath Girls High School, Barrackpore

2013

Tools

- Lexis Nexis
- World-Check
- Actimize
- Advanced Excel
- Fenergo

Language

- English
- Bengali
- Hindi

Work Experience

Financial Crime Analyst - Senior Executive

Tata Consultancy Services | October 2024 - March 2026

- Investigated transaction monitoring alerts and assessed unusual activity in line with regulatory requirements.
- Analyzed transaction behavior against customer profiles to identify deviations and potential ML risks.
- Conducted RFI (Request for Information) to validate suspicious or unusual transactions.
- Reviewed adverse media and public sources to identify links to financial crime, ML, or terrorism financing.
- Escalated potential suspicious cases to Level 2 teams with clear documentation and recommendations.
- Ensured all cases were resolved within SLA and aligned with internal policies.

Additional Responsibilities

- Conduct internal audits to ensure data accuracy and integrity.
- Train new team members on KYC quality standards and regulatory expectations.
- Prepare weekly MIS and performance reports using Advanced Excel and Power BI.
- Handle client queries and data clarifications to ensure timely issue resolution.
- Acted as team lead during TL absence, managing daily operations and performance tracking.

Awards and Certification

- Acquired certification of "Enhancing Financial Inclusion With a Risk-Based Approach" by ACAMS.
- Awarded "Star Performer of the Month" for quality performance and contribution to data quality improvement for April 2025.
- Awarded "Star Performer of the Month" for quality performance and contribution to data quality improvement for May 2025.
- Received appreciation for "consistently meeting data accuracy and productivity" for the month of July 2025.
- Certified on Anti-Money Laundering Concepts: AML, KYC and Compliance.
- Certified in MySQL with working knowledge.

KYC Analyst

Tata Consultancy Services | July 2024- October 2024

- Perform KYC and sanctions reviews across multiple financial products, ensuring holistic customer risk assessment.
- Ensure CDD is completed accurately and EDD applied for high-risk customers, mitigating ML/TF risks.
- Conduct customer reviews in line with FATF, FinCEN, and EU AML Directives.
- Compile and maintain audit-ready documentation in compliance with regulatory requirements.
- Support productivity and service-quality improvements through process enhancements.

Awards and Certification

- Anti Money Laundering (AML / CFT) Compliance Requirements.
 - Certified Lean Six Sigma AI yellow belt master
 - Certified in Power Bi with working knowledge.
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Senior Executive – KYC & AML Operations

Wipro Limited | March 2023 - Jun 2024

- Conducted KYC due diligence (CDD & EDD) for client onboarding.
- Verified Source of Wealth (SOW) and Source of Funds (SOF) for high-risk customers.
- Identified and escalated PEP, sanctions, and adverse media hits to EDD/Sanctions desks.
- Reviewed ownership structures and identified SMO/KMP/controllers using open-source registries (UK Companies House, US SOS, Hoovers, NYSE).
- Updated client data using Fenergo and performed negative media screening via World-Check and LexisNexis.

Awards and Certification

- Awarded R&R for quality performance, teamwork and contribution to data quality improvement.
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