

KUSHAL PRASAD

KYC / AML & Financial Crime Risk Specialist | Company Secretary (ICSI)

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PROFESSIONAL SUMMARY

KYC / AML and Financial Crime Risk professional with 5+ years of experience in **CDD, EDD, client risk assessment, and regulatory compliance** within global banking and PSU environments.

Experienced in **First Line of Defense controls, KYC lifecycle reviews, audit support, policy interpretation, and quality assurance**, with consistent top performance ratings. Also a **qualified Company Secretary**, bringing additional strength in regulatory interpretation and governance discipline.

SKILLS & TECHNICAL EXPERTISE

- KYC • AML • CDD • EDD • Risk Based Approach
 - Client Onboarding & Periodic Reviews
 - Financial Crime Risk Controls
 - Regulatory Compliance
 - Quality Review / Four Eye Check
 - Audit Support
 - Policy Interpretation
 - Stakeholder Coordination
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PROFESSIONAL EXPERIENCE

HSBC Global Banking & Markets – Kolkata

Client Lifecycle Management (KYC/AML) Specialist | Financial Crime Risk (First Line of Defense)
September 2021 – Present

- Worked as part of the **First Line of Defense (1LOD)** within HSBC's **Financial Crime Risk (FCR) framework**, supporting **AML, KYC, and regulatory compliance** requirements across global business lines.
- Conducted **end-to-end KYC due diligence** for diverse client types including **listed entities, corporates, complex ownership structures, and Financial Institution clients** during onboarding and periodic reviews.
- Performed **Customer Due Diligence (CDD)** and **Enhanced Due Diligence (EDD)** in line with internal policies, local regulations, and global AML standards.
- Assessed **client risk profiles**, identified red flags, and applied **risk-based approach (RBA)** to KYC reviews.
- Ensured compliance with **AML, KYC, Sanctions, and Financial Crime policies**, maintaining **100% quality standards** across reviews.
- Performed independent **4-eye Quality Check reviews** on KYC profiles completed by analysts to validate regulatory compliance, documentation sufficiency, risk assessment accuracy, and policy adherence.
- **Identified quality gaps**, issued remediation feedback, and ensured corrective actions before final approval.
- **Performed structured research** across public records, regulatory sources, and adverse media databases to support CDD/EDD risk assessments.
- Supported **internal audits, external audits, and regulatory reviews** by providing KYC documentation, audit evidence, and compliance explanations.
- Collaborated with **Compliance, Legal, Operations, and Technology teams** to resolve KYC policy interpretation issues and implement control enhancements.
- Proactively **escalated documentation deficiencies, policy deviations, and risk concerns** to compliance and management stakeholders.
- Performed **PEP, sanctions, and adverse media screening** using authorized vendor databases and internal screening tools, and assessed matches for relevance, false positives, and escalation requirements in line with AML/KYC policy.
- Prepared and presented **MIS, risk reports, and performance metrics** to senior stakeholders across Global, Regional, and Market teams.

- Acted as **KYC Tools Champion**, liaising with IT and Tech SMEs to resolve system issues, improve tool usage, and reduce operational risk.
 - Delivered **policy walkthroughs, AML/KYC updates, and refresher sessions** to onshore and offshore stakeholders.
 - Recognized for consistent performance with **Analyst of the Quarter (twice)** and **Champion of the Month** awards.
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MSTC Limited (A Listed Government of India PSU) – Kolkata

Management Trainee (Company Secretary)

November 2019 – April 2021

- Assisted the Company Secretary in ensuring compliance with the **Corporate Laws and regulations**
 - Drafted and reviewed **Board and Committee agendas, notices, resolutions, and minutes.**
 - Coordinated and supported **Board Meetings, AGMs, EGMs, and Committee meetings**, including end-to-end documentation.
 - Handled **ROC filings, MCA submissions, and statutory returns**, ensuring accuracy and timely compliance.
 - Managed correspondence with **shareholders, regulators, stock exchanges, and intermediaries.**
 - Assisted in drafting and updating **corporate policies and governance frameworks.**
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Mitra Roy & Datta, Chartered Accountants – Kolkata

Audit Assistant

September 2017 – November 2019

- Assisted in **statutory audits**, internal audits, and compliance reviews for corporate clients.
 - Analyzed **financial statements and notes to accounts** for accuracy and regulatory compliance.
 - Supported **GST & Income Tax compliance**, return preparation, and statutory filings.
 - Gained strong grounding in **financial controls, audit processes, and statutory compliance.**
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EDUCATION & PROFESSIONAL QUALIFICATIONS

Company Secretary (CS) – 2021

Institute of Company Secretaries of India (ICSI)

B.Com (Honours) – Accounting & Finance

University of Calcutta | First Class

KEY ACHIEVEMENTS

- Awarded **Analyst of the Quarter (twice)** and **Champion of the Month** at HSBC for quality and governance adherence - maintained **100% quality standards** across compliance reviews.
 - Recognized by Risk Managers and Senior Management for audit and compliance support.
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DIGITAL & PRODUCTIVITY ENABLEMENT

- Using **AI-assisted research and productivity tools** to improve efficiency in KYC research, adverse media screening, documentation review, and regulatory information tracking, with strict adherence to data confidentiality requirements.
- Completed **LinkedIn Learning certification in Prompt Engineering for Knowledge Work.**
- Focused on responsible use of AI as a **research and decision-support aid** to enhance turnaround time and quality in AML/KYC and Financial Crime Risk workflows.