

# AYESHA AGARWAL

## TEAM LEAD



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[Bold Profile](#)



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## SKILLS

AML | KYC | CDD | EDD | Transaction Monitoring | Sanctions Screening | PEP Screening | Adverse Media | QPR | QRM | Risk Assessment | Regulatory Compliance | Audit Reviews | Internal Controls | Quality Assurance | Stakeholder Management | Team Leadership | MIS Reporting | KPI Dashboards | Tableau | MS Excel

## EDUCATION

**M.P.C Autonomous College**  
03/2016

**Bachelor of Commerce**  
GPA: 80%

**M.P.C Junior College**  
03/2013

**Higher Secondary Education**  
GPA: 80%

## PROFESSIONAL SUMMARY

AML/KYC and Quality Risk Management professional with 7+ years of experience across Big 4 and global organizations. Proven expertise in Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Transaction Monitoring, Quality Performance Review (QPR), and regulatory compliance. Strong track record of leading high-performing teams, conducting risk assessments, identifying control gaps, and ensuring adherence to global AML regulations. Recognized for audit quality, stakeholder management, and continuous process improvement.

## WEBSITES, PORTFOLIOS, PROFILES

- [linkedin.com/in/ayesha-agarwal-a41690a3](https://www.linkedin.com/in/ayesha-agarwal-a41690a3)

## PROFESSIONAL EXPERIENCE

### KDNI - QPR / QRM Team Lead

*Bengaluru • 04/2025 - 01/2026*

- Conduct independent Quality Performance Reviews (QPR) to assess compliance with global Quality Risk Management (QRM) standards.
- Review engagement documentation, audit work paper, evidence, and partner review notes to ensure accuracy and regulatory alignment.
- Evaluate control design, risk mitigation processes, and technology usage to identify control gaps and compliance issues.
- Identify recurring findings, documentation deficiencies, and regulatory risks; coordinate remediation with engagement teams.
- Prepare structured review summaries, finalize checklists, and support validation and approval processes.
- Recommend best practices and process improvements to enhance audit quality and risk governance.

### KPMG - Team Lead - AML / KYC

*Bengaluru • 08/2019 - 03/2025*

- Led and mentored a team of AML/KYC analysts, ensuring adherence to global AML regulations and internal compliance policies.
- Managed end-to-end Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for high-risk customers, including PEPs and sanctioned entities.
- Performed risk assessments, sanctions screening, adverse media checks, and transaction monitoring reviews.

- Acted as Subject Matter Expert (SME) for AML/KYC regulations, audit requirements, and compliance frameworks.
- Conducted quality assurance reviews, internal audits, and control testing to identify gaps and implement corrective actions.
- Prepared MIS reports, KPI dashboards, and risk trend analysis for senior management and stakeholders.
- Delivered regular training sessions to improve team accuracy, regulatory awareness, and audit readiness.
- Recognized with multiple awards for consistent high performance, quality excellence, and leadership.

#### **Accenture - Transaction Processing Associate**

*Bengaluru • 06/2018 - 07/2019*

- Conducted investigations on alerted customers and transactions to identify suspicious activity and potential money laundering.
- Analyzed transaction patterns, payment behavior, customer profiles, and financial data for AML risks.
- Performed sanctions screening, adverse media checks, and escalation of suspicious findings.
- Documented investigation outcomes and supported SAR/STR preparation in line with regulatory requirements.
- Coordinated investigation findings with internal stakeholders and client teams.

## **PROJECTS & TRAINING**

AML & KYC - Customer Experience Project, - Managed AML compliance activities while resolving customer grievances related to payments, fraud, and regulatory issues., Training & Knowledge Transfer, - Trained and onboarded new joiners on AML/KYC processes, tools, controls, and BAU operations.

## **LANGUAGES**

English | Hindi | Oriya | Bengali

## **AWARDS & RECOGNITION**

Super Employee - KPMG (Quality & Compliance Excellence)  
GEM Award - KPMG (Growth, Excellence, Motivation)  
Stand Out Performer - KPMG (AML/KYC Delivery & Accuracy)  
Kudos Award - KPMG (AML Performance Excellence)