

CHIRAG PUNJABI

SENIOR AML ANALYST

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Objective

Highly motivated and dedicated professional with a strong foundation in Finance and Accounting and 4+ years of progressive experience in Anti-Money Laundering (AML), Financial Crime Analysis, and Customer Service. Proven ability to detect and prevent financial crimes, ensure regulatory compliance (including CDD/KYC), and deliver exceptional B2B and B2C support. Seeking to leverage business studies knowledge and professional skills to drive organizational success.

Experience

TATA CONSULTANCY SERVICES (TCS) | Kolkata, India | **SENIOR AML Analyst** | *May 2025 – Present*

- **Transaction Monitoring:** Detect and mitigate financial crime risks (money laundering, terrorist financing) by analyzing transaction volumes and patterns for US-based clients.
- **CDD & EDD:** Perform Customer Due Diligence (CDD) to verify identities; Conduct **Enhanced Due Diligence (EDD)** on high-risk accounts through in-depth reviews of customer data and transaction history. Perform Adverse Media Screening, verify Source of Wealth (SoW) to ensure regulatory compliance, assessing risk profiles and verifying UBOs.
- **Compliance & Reporting:** Analyze client data to verify full compliance with AML regulations and generate detailed risk reports to mitigate risk by performing in-depth reviews of customer risk profiles, screening against sanctions lists (OFAC, PEPs), and escalate Suspicious Activity Reports (SARs) to the compliance officer.
- **Branch Outreach:** Execute branch outreach initiatives to resolve information gaps and ensure holistic risk assessments.

REVOLUT | Remote, India | **Fin-Crime Analyst** | *Feb 2024 – April 2025*

- **CDD & EDD:** Executed end-to-end Customer Due Diligence (CDD) for retail and business customers and Enhanced Due Diligence (EDD) for high-risk customers; validated UBO structures and Source of Wealth (SoW) while utilizing Adverse Media Screening to ensure strict regulatory compliance.
- **Compliance & Reporting:** Analyze client data to verify full compliance with AML regulations and generate detailed risk reports to mitigate risk by performing in-depth reviews of customer risk profiles, screening against sanctions lists (OFAC, PEPs), and escalate Suspicious Activity Reports (SARs) to the compliance officer.
- **Fraud Prevention:** Monitored transactions and analyzed client data to detect fraud and ensure regulatory compliance, preventing financial loss.
- **Client Support:** Assisting customers via calls and live chat to resolve fraud alerts and compliance blocks.

- **Dispute Resolution:** Managed the full lifecycle of chargebacks and debit card disputes while adhering to strict banking regulations.
- **Client:** Conducted end-to-end CDD by screening new and existing customers (retail and business) to assess risk levels across diverse jurisdictions (UK, USA, Europe, Russia, Middle East, South Africa).

BRITISH TELECOM | Kolkata, India | **Customer Support/Advisor (Service Desk)** | *Feb 2023 – Feb 2024*

- **Client Operations:** Delivered B2B support for UK clients, managing escalations and technical troubleshooting for - Routers, Digital Handsets, Cloud VoIP and Microsoft Licenses.
- **Issue Resolution:** Achieved high customer satisfaction ratings by coordinating with engineering teams and suppliers to track and resolve faults efficiently.
- **Recognition:** Awarded **Employee of the Month (July 2023)** for exceptional service delivery.

WIPRO LTD | Pune, India **Quality Analyst** | *April 2021 – Jan 2023*

- **Quality Assurance (QA):** Monitored team data and analyzed trends to ensure all financial crime investigations met strict quality standards and regulatory requirements.
- **AML Operations:** Performed transaction monitoring and CDD screening for US and UK clients to assess customer risk and prevent fraudulent activity.
- **Leadership:** Promoted to Quality Analyst; trained new employees, managed team performance, and acted as the primary point of contact for complex AML escalations and case resolutions.
- **Process Management:** Managed bank card programs (issuance, renewal, cancellation) and processed repayments/refunds in compliance with regulations.

Education

University of Calcutta | 2022

Bachelor of Commerce (Hons)

| Specialization: Finance and Accounting | CGPA: 7.5

KEY SKILLS & TECHNICAL PROFICIENCY

- **AML & Compliance Tools:** World-Check, NICE Actimize, LexisNexis.
- **Data, CRM & Workflow:** Tableau (Data Visualization), Salesforce (CRM), Jira (Project/Ticket Management).
- **Office Suites:** G-Suite (Google Workspace), Microsoft Office 365 (Excel, Word, PowerPoint).
- **Financial Crime Compliance:** AML/CFT Regulations, Transaction Monitoring, Sanctions Screening, Fraud Detection, UBO Identification, Adverse Media Screening.
- **Risk Management:** Customer Due Diligence (CDD), KYC, Risk Profiling, Enhanced Due Diligence (EDD).
- **Banking Operations:** Chargebacks, Disputes, Card Program Management, Refunds & Repayments.

Achievements

* Awarded Employee of the Month for July 2023 at British Telecom.

* Awarded as employee of the quarter twice and for Best Quality (KPI) at Wipro.

* Promoted to Quality Analyst.

Reference – Available upon Request

