

# APEKSHA PATEL

Global Compliance | AML | KYC

✉ appy1801@gmail.com

☎ +91 7398034229

📍 Delhi

🌐 [linkedin.com/in/appeksha18](https://www.linkedin.com/in/appeksha18)

## 👤 PROFILE

Detail-oriented AML and Periodic reviews, assessing risks, onboarding medium/high-risk clients and ensuring regulatory compliance. Proficient in due diligence, and investigating suspicious activities. Collaborate team player with excellent communication skills, Adept at utilizing software and tools. Committed to maintaining a robust AML/KYC framework, execution of due diligence reporting processes and control compliance culture, and Seeking better professional growth opportunities in a fast-paced environment.

## 🧠 SKILLS

### Work Related

- Proficiency in Microsoft Office Applications (Word, Excel, PowerPoint).
- Critical Thinking & Decision Making
- Written and Verbal communication skills
- Policy and Data Analysis
- Client Onboarding
- Assessing and Interpreting Risks
- AML/ KYC/ Research Analysis
- Sanction Screening/PEP
- Customer Due Diligence (CDD)/ Enhanced Due Diligence (EDD)
- Documentation Review and Verification
- Analytical and problem-solving
- Cross-functional Collaboration
- Technology Proficiency
- Business process management
- Adaptability Teamwork Spirit
- Analytical and Risk Management

## 📁 PROFESSIONAL EXPERIENCE

### Eclerx Services Limited

Senior Analyst

02/2024 – 04/2025 | Pune

- Managed billing trackers utilising Excel functions, including VLOOKUP and Pivot Table, to ensure accurate financial records and streamline invoicing processes.
- Conducted KYC assessments for diverse entities, such as regulated corporations, government bodies, and onboarded clients across the US and UK jurisdictions.
- Utilised Lexis Nexis for precise client identity verification, covering both entities and individuals and maintained thorough documentation compliant with internal policies and regulations
- Fetching data from different sources for enrichment.
- Extract relevant information from the public domain, such as Free Registries and Regulators.
- Streamlined client outreach efforts with internal compliance teams (business development/sales).

### KPMG Global Services Private Limited

Analyst

01/2023 – 01/2024 | Gurugram

- AML KYC Documentation Review for Financial Institutions/Investment Banking Clients in North America, EMEA and Brazil regions.
- Conducted thorough due diligence on existing customers based on risk factors and transactional activities, contributing to risk assessment and mitigation strategies.
- Performing ad-hoc analysis to classify various business entities, including Financial Institutions, Private and Public operating companies, Mutual and Private Funds, Investment Advisors and Broker Dealer etc.
- detail-oriented in database research through Bloomberg, Regulators, Client Websites and other open sources.
- Collaborate with cross-functional teams (sales) encompassing basic legal, compliance, Wide Risk Management, process improvement and operations to address AML/KYC issues.
- Maintained up-to-date knowledge of the latest AML/KYC regulations, growth and development and international compliance standards, ensuring SLAs are met and implemented with adherence to guidelines.
- Actively coordinated with internal compliance audits, internal stakeholders and regulatory inspections, supporting seamless processes and demonstrating a commitment to regulatory compliance excellence

## CERTIFICATES

- Data Analytics from E & ICT Academy
- Certified in MIS- Advance from Aptech, Kanpur for six months.
- One month certification in Stock Market & Finance Course from MY CAPTAIN.
- Certified in Course on Computer Concept (CCC) by NIELIT.

## INTERNSHIP

### **Budget Section, Factory Overheads**

06/2019 – 07/2019

Six weeks of summer internship from Small Arms Factor

### **Harbour and Hills Financial Services India Pvt. Ltd,**

Executive- Customer Service

08/2021 – 12/2022 | Kanpur

- Onboarding Medium/High-risk NBFI/FIs and Corporate (trade & service based) clients as per the company's AML/CTF Program.
- Analytical in AML KYC documentation, including Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) and Transaction Monitoring reports.
- Understanding the nature of clients and their business products with independent sources and Analysing customer files, and history of transactions to identify Red Flag and quality assurance.
- Excellent attention to detail on screening through open database search and global API/AI tools (LexisNexis, Dow Jones, Refinitiv World Check, OFAC, Interpol etc.)
- Analysis of "Risk assessment and classification" identifies potential AML risks and recommendations for resolving more complex situations including money laundering, terrorist financing and other financial crimes.
- Preparing and maintaining trackers of clients like (Customer Risk Assessment) CRA/RBA Risk-Based Approach.
- Performs periodic reviews of existing clients with a team to ensure ongoing compliance with AML standards and regulatory requirements

## EDUCATION

### **Master of Business Administration (Business Economics)**

Chhatrapati Shahu Ji Maharaj University

08/2018 – 12/2020 | Kanpur

### **Bachelor of Commerce (Finance)**

Chhatrapati Shahu Ji Maharaj University

08/2014 – 04/2017 | Kanpur