

# Shalu Verma

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## SUMMARY

A meticulous and results-driven KYC/AML Analyst with over 3.6 years of experience in financial crime prevention and regulatory compliance. Proficient in conducting comprehensive Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) to assess and mitigate risks associated with money laundering and terrorist financing. Adept at utilizing advanced compliance tools such as Actimize, World-Check, and LexisNexis to monitor and analyze customer transactions, ensuring adherence to global AML regulations and internal policies.

## EXPERIENCE

### *Ameriprise Financial, **KYC/AML Analyst***

*Sep 2022 - May 2025*

As a business consultant ensured a proven track record in enhancing operational efficiency and driving strategic growth by analyzing processes, implementing tailored solutions, and collaborating with stakeholders to deliver measurable results.

- Conducted comprehensive Know Your Customer (KYC) due diligence and Anti-Money Laundering (AML) investigations to ensure compliance with regulatory standards and company policies.
- Analysed customer data, transaction histories, and financial activities to identify potential risks and suspicious activities.
- Collaborated with internal teams and external stakeholders to gather necessary information and documentation for effective risk assessments.
- Implemented enhanced due diligence processes for high-risk customers and prepared detailed reports for management review.
- Utilized advanced analytical tools and software to streamline KYC/AML processes, increasing efficiency and accuracy in customer evaluations.
- Assisted in the development and improvement of internal controls and procedures to strengthen safeguards against financial crime. Provided training and support to colleagues on KYC/AML policies, procedures, and regulatory changes to promote awareness and adherence.
- Maintained up-to-date knowledge of evolving regulations and industry best practices to ensure continuous compliance and protection against emerging threats.
- Actively participated in regular audits and examinations, addressing any identified deficiencies and implementing corrective actions. Fostered a culture of compliance and risk management, contributing to the organization's reputation for integrity and diligence in financial oversight.

### *ICICI Lombard, **Associate***

*Feb 2022 - Aug 2022*

As an associate manager played an important role in cultivating strong client relationships, adept at understanding needs and delivering customized solutions, skilled in communication and negotiation, and committed to exceptional service and collaboration for business success.

- Conduct thorough Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for new and existing clients, assessing risk factors and ensuring compliance with regulatory standards.
- Conduct requirements gathering sessions, including JAD workshops, to write clear Business Requirement Documents (BRDs) and Functional Specification Documents (FSDs) that capture client needs.
- Work closely with stakeholders, including Product Owners and development teams, to define optimal operational processes and product configurations that deliver business value.
- Utilize AML/KYC screening tools to identify and investigate potential matches with sanctions lists, Politically Exposed Persons (PEPs), and adverse media
- Stay informed about regulatory changes and ensure that all insurance products and processes comply with applicable laws, minimizing risk to the organization.
- Stay informed about changes in AML/KYC regulations and best practices, ensuring continuous compliance and enhancing internal processes.
- Monitor and analyze customer transactions to detect suspicious activities, escalating findings as necessary and preparing detailed Suspicious Activity Reports (SARs).

## EDUCATION

*ICFAI Business School*

*MBA • Mar 2020 - Feb 2022*

*University Of Lucknow*

## LICENSES & CERTIFICATIONS

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**AI for Governance, Risk and compliance**

Project Management Institute •

**Six Sigma Master Black Belt**

Project Management Institute • Issued May 2025

**Certified Anti-Money Laundering Specialist (CAMLs)**

Alison •

**Financial Risk Manager (FRM)**

Project Management Institute - Professional in Business Analysis (PMI-PBA)

**Advanced Diploma in Office Automation**

G-Net computers •

**German – beginners**

Udemy •

## SKILLS

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Screening • FinCen • EDD • CDD • Policy Lifecycle • Illustrations • Underwriting • Servicing • Regulation • KYC

## HONORS & AWARDS

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**Employee of the Month**

Ameriprise Financial Services, LLC • Sep 2024

During my tenure at Ameriprise, I was honored to be named Employee of the Month in recognition of my consistent performance, attention to detail, and dedication to client satisfaction.

**"Contributed to the development and naming of proprietary software during internship." "MANAGIO"**

Syscom Softech (P) Ltd • Mar 2021

"Played a key role in the ideation and naming of an internal software tool as part of internship responsibilities."