

**Navneet Kumar**  
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## **Summary**

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A result driven analyst experienced in anti fraud and financial crime prevention activities offering expert knowledge in risk assessment, financial investigations and data analysis. Skilled in fraud prevention, mitigating risk related issues and a reliable team player with a strong commitment to achieving organizational goals.

## **Professional Skills**

- Transaction Monitoring and Analysis
- Well versed with SWIFT/ ISO 20022 Payment format
- Risk assessment and management
- Sanction Screening / Fraud Investigation
- Adaptability to regulatory changes
- Anti money laundering
- Collaboration with cross functional departments
- Advance MS – Excel, MS Office
- Handle high volume workloads
- Time management and process improvement
- Strong interpersonal skills and excellent communicator
- Attention to detail and accuracy
- Enthusiastic, motivated, self-starter, pro-active and team player

## **Education Credentials**

MBA: Finance and accounting, 2016-2018  
University of Petroleum and Energy Studies, School of Business, Dehradun

BBA(Banking and Insurance): 2012-2015  
Maharaja Surajmal Institute – Guru Gobind Singh Indraprasth University

## **Experience**

### **Analyst**

February 2023 to Present

#### **Deutsche Bank - Transaction Surveillance and Messaging Operations Level 2 (Jaipur)**

- Responsible for identifying and researching the patterns, trends and anomalies in complex transactions and customer data to detect, prevent and report suspicious activity related to money laundering, terror financing, transactions by sanctioned entities/ persons.
- Carefully monitoring transactions like MT 103, 202, 202 Cover, MT 199, MT 500/700 Series, SEPA under MENA, APAC, CE locations.
- Following narrative approach with What, Why, How (WWH) before passing a transaction
- Investigating transactions passed by LEVEL 1 team and taking decisions on them by performing advance research on sanctioned Entities/ Individuals.
- Carefully escalating transactions with potential risk through proper case build and research done to AFC

(Anti Financial Crime) team according to their sanctions list like SRC Embargo, OFAC, INT LISTS, EU,SDNs

- Investigate and research on entities and individuals through authorized websites and portals to identify sanctions risk and preparing proper case build before taking a decision.
- Investigate trade finance transactions and escalate potential risk transactions to GTFO according to the escalations matrix
- Monitoring transactions in different locations of the world and applying decision rules under different instances and location ids
- Conduct additional research using online research tools and external data sources and record results as necessary to ensure that Level 2 approver confirms to company standards
- Review approvals on transactions passed by LEVEL 3 and releasing the same
- Implementing risk based approach while processing transactions in SEPA
- Ensured due diligence reviews are undertaken to the required quality on a timely basis
- Reconciliation - Sepa Spain report, VSR report, duplication report for Columbia and MTNA, delta report, sepa instant deletion report, ER que, Swift Fin, Hourly Flash Investigation, APAC/DP pending recon, HCM pending recon
- Working on Tools like Citrix, HCM, Hotscan, EMS, BAFIR, Google, Seasearcher, DB translation tool, Escalationmatrix, SPG data matrix, Interdiction list data matrix, Dow Jones, Lloyds Vessel list, ADR rule list.

## **Process Developer**

February 2021 to February 2023

## **Genpact (Jaipur)**

- Conduct customer due diligence by analyzing customer profiles, transactions and other data to identify suspicious activities
- Experience in processing SWIFT payments via payment systems like Partenon, SWIFT Alliance, MIRO
- Verifying payments like MT 199, 103, 202, Switchers, Unapplieds, Returns, Cross Portals, Nostro Returns
- Review documentation provided by customers to prevent fraud, money laundering and report any suspicious activity to senior management
- Coordinating with Ops recovering team to detect any Fraud concerns and suspicious transactions
- Processing all types of payments under contingency mailbox and took charge for processing Mandates mailbox for reviewing and addressing customer transaction requests.
- Processing and verifying Our Charges
- Processing and reviewing incoming, internal and outgoing payments with defined time lines
- Ensuring the creation of the SOPs for the process handled, updating and validating them and ensuring that they are accurate and explained in a logical manner tailored to the process needs
- Proper mailbox management, assigning payments as per currency cut – offs.
- Proposing and implementing the solution for new clients acting as an SME for the process
- Build domain expertise across processes supported, assist in speedy remediation of issues, build/ enhance controls to prevent future escalations
- Collaborate with quality team in identifying process gaps and in planning end to end fixes
- Help knowledge management endeavor by sharing process knowledge and best practices within and across teams

## **Executive**

January 2019 to November 2020

### **EXL Service (Noida)**

- Posting transactions (vendor payments) through research, verification and validation from different lockboxes of wire, non-wire, checks and local deposits.
- Verify and analyze data for claims and overpayments to ensure that they are valid and that settlements are made according to company practices and procedures.
- MIS reporting to client and internal management
- Posting journal entries on Workday tool
- Daily application of cash premiums received in various lockboxes for one of the large cash system of the business partner (O2C).
- Responsible for the accurate research and processing and completion of critical TAT based activities.
- Daily reconciliation between cash system and data repository (EDS).
- Stabilizing the process through interaction with onshore clients and providing the services as required.
- Daily reporting of unallocated cash items to business partners.
- Perform research on any lockbox transaction in the question.
- Providing the necessary assistance and functionality to other departments over the network
- **Working on Tools** - Bank of America website, Chattanooga mainframe, Merlin Cash system, Portland Mainframe, Enterprise Document System, Customer Management Environment, Wells Fargo, GC 100.

### **Training & Project Undertaken**

#### **MBA Summer Internship**

May 2017 to June 2017

#### **Mahindra Logistics Limited. - Gurugram**

**Project Title:** Preparation and Follow up for Proof of Delivery (POD), preparing flow chart of physical movement of POD and finding out the reasons of delay.

### **Achievements**

- Won 2024 TSMO process related quiz competition in Deutsche Bank
- Received employee recognition award (R&R) from Genpact in the month of Oct, Dec (2021) and Feb (2022)
- Earned EE+ rating from Genpact in the month of Sept, Oct (2021) and Feb (2022)
- Received client appreciation for single handedly processing mandates mailbox and to take initiative to process and verify OUR charges
- Received appreciation from management for getting no errors while processing contingency mailbox
- Awarded employee of the quarter by EXL Service in Quarter 3, 2019
- Cleared NISM Series V- A: Mutual Fund Distributors Certification Examination on 10<sup>th</sup> April, 2018
- Completed SLA's advanced Microsoft Excel Course which included learning advanced functions like V Lookup, H Lookup, INDEX/MATCH, Pivot Table
- Wrote an article on Impact of GST in college magazine
- Participated in state level table tennis competition
- Participated in district level hockey competition