

Shadab Ahmad

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Summary — Dedicated financial crime analyst with approximately 4 years of experience in performing customer due diligence, monitoring transactions to detect suspicious activities and ensure compliance with AML regulations. As a subject matter expert, I provide valuable guidance on complex issues and negative news, enhancing team effectiveness. I conduct in-depth investigations to identify patterns of potential financial crimes and escalate KYC discrepancies to ensure regulatory adherence. Known for consistently meeting reporting deadlines and maintaining meticulous records, I am committed to upholding the highest standards in financial integrity and security.

Skills

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|---------------------------------------|---------------------------------|
| -Transactions Monitoring | -Risk assessment investigations |
| -SAR/STR data analysis report writing | -Fraud Detection |
| -regulatory compliance | -CDD/EDD |

Experience

Bank of America

March 2024– Till date

Team developer

Client:GFC investigation

- Analyze L1 transaction monitoring alert reviews, sourcing alerts from transaction monitoring software, enriching data from additional sources, and either closing non-suspicious alerts or escalating them to an investigator.
- Author dossiers with human-readable justifications, supporting documentation, and confidence thresholds to provide transparency for examiners and auditors.
- Maintain a consistent approach to alerted events and investigation, as well as the quality of the alert narrative and supporting documentation.
- Assist with common AML, KYC, transaction monitoring scenarios that generate a high. volume of alerts such as structuring, excessive funds transfers, unexpected account usage, and more.

Skill

- Perform sampling on transactions related to a given alert.
- Gather KYC information on focal entity (e.g., occupation, onboarding date, risk rating, source of funds, PEP status, previous SARs).
- Identify all counterparties to transactions and determine line of business using available data and analyze red flags on counterparties (e.g., lack of website, shell company address, high-risk geographies).
- Source and review negative news on counterparties and focal entity; in some cases, conduct PEP/sanctions alert review.
- Summarize, justify, explain decisions, clearing, or escalating accordingly.

HCL technologies

June 2022 – Mar 2024

Analyst

- Ensure that the proper compliance protocols and procedures are adhered to and applied correctly.
- Perform CDD and EDD for Corporate Clients and Individuals.
- In-depth investigations of suspicious transactions to identify patterns and potential financial crimes.
- Conduct specialized research for individual and corporate clients to determine the disposition of open records, properly identify risks, and escalate derogatory/high-risk findings.
- Verifying the KYC/IDV documents uploaded by the customer, including the same in the internal records, and reporting for any adverse media or PEP.
- Assisted in the development, improvements, and review of the Compliance Monthly report / periodic review (including a review of the risk matrix, transactional data, unusual activity, and executive summary).
- Acted as an SME for the team, providing guidance and support on complex issues and in-depth investigations.

HDB financial services

Feb 2022 – June 2022

Sales executive

- HDB Financial Services: Salesperson of consumer durable loans. Managed sales of consumer durable loan finance at HDB Financial Services, India. Developed successful customer relationships and created innovative solutions to improve sales. Played an essential role in achieving the company's revenue goals.
- Negotiated contracts and developed customer relationships.
- Developed marketing campaigns to increase customer base.

Quess Corp Ltd (Bajaj Fiserv)

July 2021 – Feb 2022

Sales Trainee

Skilled in financial operations, budgeting, and cost control for digital products.
Expertise in analysis, forecasting, and performance tracking.
Strong collaboration to ensure compliance and align budgets with goals.

Education

Indira Gandhi national open university	From 2022 to 2025
Master of business administration (MBA)	
Specialization: Financial Management	
Siddharth University	From 2018 to 2021
B.COM	

System Integrations

Compliance Software
– Actimize, LexisNexis, WorldCheck, Google search, Interact, Internal Support System (ISS),Management of Case (MOC), Image View, Content navigator.
Regulatory Frameworks
– FATCA, KYC, AML,Transaction Monitoring, FIU, FATF Data Management.

Achievement

- Top performance award in three quarters and get promoted from "Team developer to Officer Team developer". (Silver Award)