

Rajat kumar

Ops support specialist

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Process Executive and Operations Support Specialist with 4.3 years of experience in banking operations, specializing in **Know Your Customer (KYC)** compliance, due diligence, and regulatory adherence. Skilled in client onboarding, periodic reviews, and risk assessments to ensure compliance with **AML, FATCA, and global regulatory standards**. Experienced in conducting **Enhanced Due Diligence (EDD)**, screening for **PEPs, sanctions, and adverse media**, and collaborating with cross-functional teams to mitigate financial risks. Adept at handling **operational processes, documentation, and data analysis** to enhance efficiency and ensure regulatory compliance. Strong analytical and investigative skills with a keen eye for detail, ensuring accuracy in **risk-based decision-making and regulatory reporting**.

EMPLOYMENT HISTORY

Process executive | Cognizant technology solution, Pune

Dec 2020 - Sep 2022

- Conduct **KYC reviews, client due diligence (CDD), and enhanced due diligence (EDD)** for high-risk entities.
- Assess financial and reputational risks by analyzing **sanctions, adverse media, and PEP screenings**.
- Ensure compliance with **AML regulations, FATCA, and internal risk policies**.
- Collaborate with **cross-functional teams, including Compliance and Risk Management**, to escalate and resolve KYC-related concerns.
- Maintain and update client records in banking systems, ensuring **data accuracy and regulatory adherence**.
- Provide support in audits and regulatory reporting, ensuring seamless compliance documentation.
- Conduct **periodic and event-driven reviews**, ensuring timely updates to customer profiles.
- Identify and investigate **potential fraud cases** and escalate findings to compliance teams.
- Work closely with internal teams to enhance **operational workflows and control frameworks**.
- Train and mentor junior analysts on **KYC policies, procedures, and best practices**.
- Support automation and digitization efforts to **improve efficiency in compliance processes**.

Ops support specialist | Citigroup, Pune

Oct 2022 - Present

- Performed **KYC due diligence, identity verification, and risk assessment** for corporate and retail clients.
- Managed account onboarding and periodic reviews, ensuring compliance with **global KYC standards**.
- Reviewed customer profiles for potential **financial crime risks** and escalated red flags accordingly.
- Assisted in the development and implementation of **internal controls and process improvements**.
- Engaged with stakeholders to resolve discrepancies and provide **timely updates on compliance changes**.
- Verified customer documentation, including **passports, business licenses, and financial statements**.
- Maintained a **high accuracy rate** in processing KYC cases, reducing rework and delays.
- Assisted in regulatory projects, ensuring **alignment with global financial compliance mandates**.
- Supported periodic transaction monitoring reviews to detect **suspicious activities**.
- Conducted **quality assurance (QA) checks** to ensure compliance with internal policies and industry best practices.

EDUCATION

B.com(Hons) | Vanijya mahavidyalay, Patna

Jul 2014 - May 2017

MBA (Finance) | Sinhgad institute of management, Pune

Aug 2018 - Apr 2020

SKILLS

Operations | Strong Communication | Team Building | Work Management | Work Planning

WEBSITES & SOCIAL LINKS

[Linkedin](#)

INTERNSHIPS

