

Monika Kumari Pandey

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Career objective

Motivated professional with 4 years of diverse experience, strong problem-solving skills, and a proven ability to adapt in fast-paced environments. Recognized for being detail-oriented, dependable, and a strong team player. I aim to continue growing in a challenging role and see myself in a leadership or specialist position in the next five years, contributing to organizational success and mentoring others.

Work Experience

Genpact (Senior Associate)

01/2024 - 02/2025

- Analyze the customer's financial capacity and identify transactional patterns to detect any suspicious activity or potential money laundering concerns. Raise a red flag immediately if any suspicious patterns are observed.
- Conduct thorough audits of all entities' documentation in accordance with jurisdictional policies and laws for KYC (Know Your Customer), CDD (Customer Due Diligence), EDD (Enhanced Due Diligence), SDD (Simplified Due Diligence), and ODD (Ongoing Due Diligence) requirements.
- Analyze the documents provided by clients to justify the transactions they perform. If the documents fail to meet the validation criteria or raise any concerns, escalate the issue to the appropriate team for further action.
- Stay up-to-date with regulatory overhauls and ensure that the product and processes are aligned with procedural changes as part of the due diligence survey preparation.
- Leverage transaction monitoring tools and systems to detect irregularities in customer transactions, investigate patterns, and generate reports for compliance review. Ensure all activities comply with legal and regulatory standards.
- Prepare concise and clear reports on transaction analysis, providing well-founded recommendations for further actions or escalation.

KPMG (Global Services) - KYC & AML Analyst

06/2022 - 06/2023

- Transactions monitoring, identifying and flag out the suspicious activity, and mitigate money laundering risk. Continuously reviewing and analyzing financial transactions to identify unusual or suspicious activity.
- Suspicious Activity Reporting preparation and filing when potentially illicit transactions or activities are detected, in compliance with regulatory requirements.
- Identifying opportunities to enhance the effectiveness and efficiency of transaction monitoring processes and suggesting improvements.
- Collaborating with other departments, including legal, compliance, and law enforcement, to provide information and support related to investigations.
- Educating other employees within the organization on AML policies, procedures, and the importance of transaction monitoring.
- Perform Ongoing Due Diligence program (ODD) on a timely threshold basis, within the Ongoing Due diligence team. Parallelly also involved in negative NEWS Screening and adverse press check.
- AML, Transaction monitoring, Alert clearing, Compliance, Research analysis, KYC, Correspondent banking and excellent data and research skills.
- Investigating alerts generated by (AML) systems to determine the legitimacy of the transactions.

- **Client Communication:** Act as a primary point of contact for clients, maintaining clear and open lines of communication to understand their specific requirements and expectations.
- **Cross-functional Collaboration:** Worked closely with project managers, developers, and QA teams to communicate requirements, resolve ambiguities, and support project execution. Actively participated in reviews, feedback loops, and change management processes to maintain quality and client satisfaction.
- **Precise Documentation:** Developed comprehensive documentation including business requirement documents (BRDs), user stories, use cases, and functional specifications. Ensured clarity and alignment between client needs and service provider deliverables to avoid scope creep and enhance project success.
- **Comprehensive Requirement Gathering:** Conducted detailed discussions and discovery sessions with candidates and stakeholders to capture business objectives, functional needs, and technical specifications. Translated high-level goals into clear, actionable requirements through structured interviews, questionnaires, and collaborative workshops.

Languages

- English (Fluent)
- Hindi (Fluent)
- Kannada (Proficient)

Education

● **Saraswati Vidya Mandir**

2012 - 2014

- Saraswati Vidya Mandir, Jharkhand

● **Alliance University**

2014 - 2018

- Bachelor of Business Administration
- Bangalore

Key Skills & Competencies

- **Transaction Monitoring & Financial Crime Prevention** – Expertise in identifying and investigating suspicious activities using tools like Actimize, FCRM, and Equifax.
- **AML & Regulatory Compliance** – Strong knowledge of BSA, USA PATRIOT Act, OFAC, KYC, CDD/EDD, and global AML standards.
- **Suspicious Activity Reporting (SAR)** – Skilled in preparing detailed SARs with thorough investigative documentation.
- **Sanctions & PEP Screening** – Proficient in using World Check and Moody's for sanctions, PEP, and adverse media screening.
- **Risk Analysis & Research** – Adept at conducting negative news checks and reputational risk assessments.
- **Time & Priority Management** – Efficient in handling high-volume cases within deadlines while maintaining accuracy.
- **Confidentiality & Integrity** – Committed to ethical standards and secure handling of sensitive data.
- **Analytical Thinking** – Strong critical thinking and decision-making abilities in complex scenarios.

Tools Worked Over

- **OneClick** - To check any kind of Fraudulent and Suspicious hit on entity or individual. This tool also shows us the UID, UKIA, and Verifications Potential Immigration Alert (PIA).
- **Moody's** - This tool is basically used for investigating the negative media and antipathetic information for any specific individuals and mitigate the risk.
- **World Check** - This tool is used for KYC and name screening, sanctions hit check, and Due Diligence used to meet the regulatory obligations and make informed decisions to prevent money laundering and fraud prevention.
- **FCRM** - Financial crime risk management tool to check the customer's ongoing activity and create the real time report as per the transactions pattern customer is following if any concern or red flag raised.
- **CIFAS Check** - Using this tool to screen the UAE Customer's (Individual or entities) name to cross check any potential hit.
- **Actimize** - Used for cross checking the potential suspicious activity alert and pull out the end to end Identity Information over any individual.
- **Equifax** - It's a credit bureau which collects data and information for individual and entity credit history to create a credit reports.

Certification

- Tally ERP 9.0 (12/2013 - 05/2014) National Cyber Olympiad (2011)
- Diploma in E-office (12/2013 - 05/2014)
- National Cyber Olympiad (2011)
- Digital and data foundation (06/2023)

Cover Letter

Dear Hiring Manager,

I am writing to express my interest in a role within your organization that leverages my expertise in client communication, compliance analysis, and financial crime prevention. With over 4+ years of cross-functional experience in AML compliance, KYC/EDD, and business analysis, I bring a proven ability to adapt, lead initiatives, and deliver results in fast-paced, regulated environments.

As a Senior Associate at Genpact, I conducted transaction monitoring, risk analysis, and SAR reporting using tools like Actimize, World Check, and Equifax. My previous role at Pliris Consulting sharpened my skills in requirement gathering, stakeholder communication, and documentation for successful project execution.

Fluent in multiple languages and certified in Digital & Data Foundation, E-office, and Tally ERP, I excel in cross-functional collaboration and data analysis. I am drawn to your organization's commitment to innovation, integrity, and continuous learning, and I'm eager to contribute meaningfully to your team.

Thank you for considering my application. I look forward to the opportunity to discuss how I can add value to your organization.

Warm regards,

Monika Kumari Pandey