

KUNAL KISHORE

KYC/AML CONSULTANT

CONTACT

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SKILLS

- Core AML/KYC Skills**
 - Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
 - Onboarding & Periodic KYC Review
 - Risk Assessment & Client Profiling
 - Identification and Verification (ID&V) of Individuals and Entities
 - PEP & Adverse Media Screening
 - Understanding of AML Regulations (e.g., FATF, EU AMLD, BSA/USA PATRIOT Act)
- Transaction Monitoring**
 - Monitoring financial transactions for signs of money laundering or fraud
 - Investigating and documenting unusual transactions
 - Real-Time & Post-Event Transaction Monitoring
 - Alert Investigation & Case Escalation
 - Suspicious Activity Reporting (SAR/STR)
 - Pattern Recognition & Trend Analysis
 - Knowledge of thresholds, typologies, and red flags
- Sanctions Screening**
 - Screening individuals and entities against sanctions lists
 - Ensuring compliance with international and domestic sanctions regulations
 - OFAC, UN, EU, and UK Sanctions List Screening
 - Name Matching and False Positive Resolution
 - Use of screening tools (e.g., RDC, Lexis Nexis, WorldCheck, etc.)
 - Escalation Protocols for True Hits
- Adverse Media Review**
 - Screening and analyzing adverse media and negative news related to clients
 - Using tools to identify potential risks and compliance issues
- Technical & Analytical Tools**
 - Excel (Advanced functions, Pivot Tables, VLOOKUP, etc.)
 - SQL for data extraction and analysis
 - Data Analysis with Python
 - Scrum Fundamentals Certified (SFC)
 - Power BI - Data Analytics Essentials with Power BI
- Soft Skills**
 - Strong Analytical and Investigative Skills
 - Attention to Detail
 - Risk-Based Thinking
 - Time Management & Prioritization
 - Clear and Concise Report Writing
 - Cross-Team Collaboration and Stakeholder Communication

PROFILE

Detail-oriented and results-driven KYC/AML Consultant with over 9 years of experience in regulatory compliance, client due diligence, transaction monitoring, and risk assessment. Proven expertise in onboarding and periodic review processes, enhanced due diligence (EDD), sanctions screening, and investigation of suspicious transactions. Adept at using AML tools and case management systems to assess high-risk clients, resolve alerts, and ensure adherence to global compliance standards including FATF, BSA, and EU AML directives. Strong analytical mindset with a proactive approach to identifying red flags and streamlining compliance workflows. Experienced in working with global financial institutions and cross-functional teams to uphold regulatory obligations and mitigate financial crime risks.

WORK EXPERIENCE

Consultant

Ernst & Young LLP, Bangalore

Dec,2024 - March 2025

- Conducted periodic reviews/Rolling review of client profiles for major US banks, ensuring compliance with regulatory requirements such as FinCEN, OFAC, and FATF guidelines.
- Verified and updated client information, including beneficial ownership, source of funds, and nature of business, to maintain accurate and up-to-date KYC records.
- Performed enhanced due diligence (EDD) for high-risk clients during periodic reviews, including screening against sanctions lists, PEPs (Politically Exposed Persons), and adverse media.
- Prepared detailed reports and documentation for periodic reviews, ensuring adherence to internal policies and regulatory standards.
- Utilized AML tools and platforms to streamline the periodic review process and improve efficiency.
- Collaborated with compliance teams to identify and escalate any red flags or unusual activity detected during periodic reviews.

Fincrime Analyst - AML/CTF Retail

Revolut Technologies India Private Limited, Mumbai

Feb,2024 - Nov, 2024

- Conduct in-depth analysis on system-generated alerts related to high-risk jurisdictions, cash transactions, fund structuring, and dormant account reactivation. Identify and analyze risks, ensuring compliance with AML policies and regulations.
- Review and resolve triggered risk events by gathering evidence and documenting rationale in the case management system. Monitor and identify suspicious activities and transactions.
- Data Review and Analyze AML, Terrorist Financing (TF), and other red flags. Assess whether alerts should be escalated or closed, identify connected parties, and determine sources and destinations of funds.

Senior Analyst

Shaffer Energy Pvt. Ltd , Delhi NCR

Jan 2018 - March 2023

- Performing the due diligence on new Clients requesting the KYC information, documentation, review and verification of received documentation and making an analytical risk assessment for new Clients.
- Thoroughly and succinctly document the research and analysis related to the financial activity and related entities of Clients, for an audience that includes Management, Regulators, Internal Audit, Senior Managers, and Internal Compliance.
- Periodically evaluate existing Clients according to established policies and procedures.
- Alert investigation and Periodical review of KYC records as to completeness, including verifying that due diligence has been performed and that CBC (due diligence) standards are complied with; also, that the files and risk assessments are current and up to date.
- Investigating high risk clients and reporting where necessary, including Politically Exposed Persons, and obtaining all necessary documentation to complete the client file.
- Maintain continuous contact with customer in order to keep customer file updated.
- Communicate effectively and efficiently with relevant internal and external parties to obtain KYC documents.

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EXPERTISE

- Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF)
- Regulatory Compliance requirement analysis
- Due Diligence and Enhanced Due Diligence (EDD)
- Client Onboarding/RR and KYC Processes
- Adverse Media Review and Analysis
- Transaction Monitoring
- Sanctions Screening
- Alert Investigation
- Team Management and Leadership
- Process Improvement
- Reporting and Documentation

EDUCATION

MBA/PGDM - Marketing

School of Management Sciences, Varanasi

2009 - 2011

Bachelor of Information Technology

Manipal Academy of Higher Education, Manipal

2000 - 2004

LANGUAGES

English 

Hindi 

Other 

REFERENCES

Abhinav Jaiswal - (ANZ)

 + 91 9999328748

Kanchan Sharma (E&Y)

 +91 8100416604

WORK EXPERIENCE

Business Analyst- AML/KYC

GENPACT

Jan 2011 – August 2014.

- KYC Requirement Review: Verify and review KYC requirements for new and existing clients using KYC platforms, ensuring compliance with regulatory standards.
- Conducting Searches: Perform regulatory and registry searches using internal and external databases, analyzing client data from various sources.
- KYC Verification and Documentation: Validate and document KYC information, ensuring thorough and accurate documentation of client data and legal documents.
- Client Onboarding and Periodic Review: Facilitate client account openings and periodic reviews, collaborating with teams and using tools for ongoing account assessments.
- Screening Related Parties: Conduct detailed screenings for sanctions, PEPs, UBOs, and negative hits, documenting findings comprehensively.
- Enhanced Due Diligence (EDD): Perform enhanced due diligence to uncover derogatory or background information, supporting informed client onboarding decisions.
- Final Report Preparation: Compile and review final reports to ensure they are comprehensive, compliant, and suitable for decision-making.
- Testing and Process Improvement: Test new due diligence software and databases, identify improvement areas, and suggest enhancements.
- Adverse Media Review: Conduct and document detailed reviews of adverse media related to clients.
- Alert Processing: Monitor, review, and process alerts accurately and within specified timeframes.
- Process Management and Improvement: Identify and address process breakdowns, document best practices, and implement improvements. Act as a backup for team members as needed.
- Workflow Management: Manage workflow effectively to meet departmental service standards, prioritize tasks, and handle workload proactively.
- Monthly MIS Reporting: Prepare and present monthly MIS reports to regional stakeholders, providing insights and findings.
- Policy and Procedure Enhancement: Recommend improvements to AML policies and procedures to enhance screening processes.

Other Employment details (Non-AML/KYC)

Assistant Manager (Audit & Compliance)-

Future Group India

Jun 2017 - Dec 2017

- Risk Assessment: Identify and assess potential risks to the retail business, developing strategies to manage them effectively.
- Compliance Management: Ensure compliance with retail laws, regulations, and company policies through implementing and monitoring compliance programs.
- Internal Audit: Conduct regular audits to identify compliance risks and improve internal controls within the store.

Assistant Manager (Commercial Audit & Loss Prevention)

Reliance Retail

May 2016 - Jun 2017

Develop and implement loss prevention programs to minimize loss of inventory, including inventory control, auditing, investigations, and monitoring of employee theft and fraud. Work closely with store management to identify potential risks and prevent loss.

Store Manager

Furniture World

Jan 2015 - Aug 2015

Develop and implement loss prevention programs to minimize loss of inventory, including inventory control, auditing, investigations, and monitoring of employee theft and fraud. Work closely with store management to identify potential risks and prevent loss.