

# Utkarsh Dogra

## Process Developer

New Delhi, India | . 7827462773 | [dograutkarsh6@gmail.com](mailto:dograutkarsh6@gmail.com)

## Objective

Process Developer with 3 years of experience in Transaction Monitoring, AML, and KYC. Skilled in analyzing transactional data to detect unusual patterns, investigating potential suspicious activities, and ensuring compliance with regulatory requirements.

## Skills & Abilities

- **Screening Tools:** Experienced with Clear, World Check, COS, Tabapay, COS and Lexis Nexis other AML compliance software for sanctions screening
- **Tools:** MS Excel, MS Office, Troubleshooting, Operating System
- **Data Analysis:** KPI Tracking, Pattern Analysis and Alert Data Review, to resolve alerts, escalate risks, and support compliance decisions.

## Experience

### Process Developer (AML Analyst), Genpact March-2024 to Present

- Proficient in monitoring financial transactions to identify unusual or suspicious patterns that may indicate potential money laundering or fraudulent activity.
- Conduct thorough reviews of alerts generated by transaction monitoring systems to determine whether activity is consistent with customer profiles.
- Skilled in investigating flagged transactions, analyzing source/destination of funds, and escalating suspicious activity as per compliance protocols.
- Assess alerts to differentiate between false positives and genuine suspicious activities, ensuring timely resolution.
- Escalate confirmed suspicious cases to senior compliance or AML teams for further investigation and regulatory reporting (e.g., SAR/STR).
- Apply a risk-based approach to monitoring by prioritizing reviews based on customer risk profiles, transaction volumes, and jurisdiction.
- Collaborate effectively with cross-functional teams to resolve alerts, strengthen controls, and support AML compliance initiatives.
- Reviewed KYC information of new and existing clients to validate customer risk ratings and ensure alignment with ongoing transaction monitoring.
- Hands on experience working with AML and Transaction Monitoring tools such as Verafin, COS, and Tabapay.

### Senior Analyst (AML Consultant) Startek Private Limited, Gurgaon Feb -2023- Mar-2024

- Investigate and resolve transaction monitoring alerts, escalating suspicious activities to AML/compliance teams when necessary.
- Maintain accurate documentation of investigations, decisions, and escalations to support regulatory reporting requirements.
- Continuously monitor client transactions and behavior to detect unusual patterns, potential money laundering, or fraud risks.
- Apply enhanced due diligence (EDD) for high-risk clients, including politically exposed persons (PEPs) and customers from high-risk jurisdictions

## **Analyst Concentrix, Gurgaon** June- 2022 - Feb-2023

---

- Consistently assess customer accounts and transactional activities to identify behavioral changes that may indicate money laundering, fraud, or other financial crime risks.
- Enhance accuracy of transaction monitoring reports by thoroughly reviewing customer profiles, account activities, and alert histories.
- Examine financial documents and transactional data to detect suspicious patterns and ensure adherence to AML/Transaction Monitoring standards.
- Manage a high volume of alerts and cases daily, improving resolution rates through effective prioritization and investigative techniques.
- Stay updated on emerging trends in financial crime, AML regulations, and typologies, sharing insights to strengthen monitoring frameworks and team knowledge.
- Conduct KYC/CDD reviews of individuals, corporations, and charities to validate customer risk levels and ensure compliance with AML procedures.

## **Education**

---

### **Bachelor of Business Administration(BBA)**

IINTM Janakpuri, **GGSIPU** May 2017-Dec- 2020

## **Certifications**

---

- AML/KYC Transaction Processing
- Lean Six Sigma Beginner

## **Disclaimer**

---

I hereby declare that all the information contained in this resume is in accordance with facts or truths to my knowledge. I take full responsibility for the correctness of the said information.

---