AYUSH GUPTA

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PROFESSIONAL SUMMARY

Detail-oriented AML & Financial Crime Analyst with hands-on experience in L1 and L2 transaction monitoring investigations, high-risk customer and entity reviews, and regulatory reporting. Proven expertise in identifying suspicious activity through in-depth analysis of transactional behavior, customer profiles, ownership structures, and Ultimate Beneficial Owner (UBO) relationships. Experienced in preparing and reviewing Suspicious Activity Reports (SARs) in line with FinCEN, FATF, OFAC, and local FIU guidelines, ensuring regulatory accuracy and audit readiness. Demonstrated ability to perform quality control reviews, support audits, and act as an SME for AML processes while collaborating with Compliance, Risk, and Quality teams. Strong analytical skills supported by Advanced Excel, SQL (basic), and Power BI, with a consistent track record of high-quality case handling and process improvement in fast-paced regulatory environments.

WORK EXPERIENCE

Genpact, India - Senior Associate/Analyst - (Aug 2025 - Nov 2025)

o Conducted Level 2 transaction monitoring investigations, including in-depth analysis of customer behavior, transactional flows, counterparties, products, and jurisdictions to identify potential financial crime risks.

o Applied a risk-based approach to investigate alerts related to money laundering, fraud, structuring, sanctions evasion, mule activity, and other AML typologies, ensuring consistent and well-documented decision-making.

o Prepared, reviewed, and supported filing of Suspicious Activity Reports (SARs) with relevant Financial Intelligence Units (FIUs), ensuring accuracy, completeness, and adherence to regulatory timelines and internal escalation protocols.

o Drafted clear, concise, and regulator-ready SAR narratives, supported by transaction analysis, red flags, typology linkage, and regulatory rationale, aligned with FinCEN and local FIU guidance.

o Reviewed transaction statements, KYC/CDD profiles, and supporting documentation to identify unusual patterns, inconsistencies, and deviations from expected customer activity.

Genpact, India - SME/ QC Analyst (Oct 2024 - Aug 2025)

o Conducted quality control reviews on transaction monitoring alerts and investigations to ensure accuracy, consistency, and adherence to internal and regulatory standards.

o Validated case narratives, dispositions, and supporting evidence to meet regulatory expectations set by agencies like FinCEN and the FIU.

o Identified and verified key typologies such as CSAM (Child Sexual Abuse Material), ATO (Account Takeover), and structuring to evade CTR (Currency Transaction Report) thresholds.

o Provided structured feedback to investigators to correct documentation errors, misclassifications, and gaps.

o Maintained QC logs and metrics for management and regulatory reporting, which supported audits and independent testing.

Genpact, India - Associate (Feb 2024 - Oct 2024)

o Investigated high-risk transaction monitoring alerts involving both individual and entity customers, applying a risk-based AML approach.

o Analyzed customer profiles and transactional behavior to identify unusual patterns, red flags, and potential financial crime risks, including fraud and structuring.

o Conducted entity-level investigations, including identification and assessment of Ultimate Beneficial Owners (UBOs), ownership structures, and business activities.

o Identified and verified key typologies such as sanctions evasion, fraud, layering, darknet activity, CSAM, and mule networks.

o Prepared clear case narratives and supporting documentation for escalation to L2/Senior Analysts, ensuring regulatory and internal quality standards were met.

o Collaborated with SMEs and Quality teams to address feedback and maintain accuracy, consistency, and timely case resolution.

KEY SKILLS

AML & KYC Compliance – Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Transaction Monitoring (L1/L2), Suspicious Activity Reporting (SAR), FIU Reporting

Financial Crime Investigations – High-Risk Transaction Review, Structuring & Money Laundering Typologies, Fraud & Mule Activity Analysis, Case Escalation

Regulatory & Sanctions Compliance – FATF Recommendations, OFAC & Global Sanctions Lists, FinCEN & Local FIU Guidelines, Audit & Regulatory Review Support

Customer & Entity Risk Assessment – Customer Risk Profiling, Ultimate Beneficial Owner (UBO) Identification, Ownership & Control Structure Analysis, Source of Funds / Wealth Review

Data & Financial Analysis – Transaction Pattern Analysis, Risk Assessment, Financial Statement Review, MIS & Trend Reporting

Technical & Reporting Tools – Advanced Excel, SQL (Basic), Power BI (Basic), MS Office, Case Management & Screening Systems

INTERNSHIPS & PROJECTS

Masters' Union x KPMG - 1-Year Program with 6-Month Internship

o Completed a 6-month internship with KPMG through Masters' Union, gaining hands-on experience in financial analysis, risk management, and regulatory compliance.

o Delivered multiple 2-month analytical projects involving financial statement analysis, IND AS & GAAP reporting, Power BI dashboards, and automated reporting using Advanced Excel.

o Conducted in-depth financial evaluations for firms like HUL, focusing on profitability, liquidity, and strategic insights for decision-making.

ACHIVEMENTS

o Quality Analyst (Genpact) - Promoted to Quality Analyst within just 6 months of joining Genpact, in recognition of exceptional performance and subject-matter expertise, ensuring high compliance and review standards in line with global AML frameworks.

o Reward and Recognition (Genpact) - Received 'Reward & Recognition' twice in two consecutive quarters for upholding exceptional quality, consistently exceeded performance targets while maintaining utmost quality in case handling.

EDUCATION

- Masters' Union x KPMG - 1-Year Program with 6-Month Virtual Internship
- Bachelor of Commerce (B.Com), Guwahati Commerce College - Guwahati University | CGPA: 8.1
- Class 12: Maharishi Vidya Mandir Senior Secondary School, Guwahati | CBSE | 89%
- Class 10: Maharishi Vidya Mandir Senior Secondary School, Guwahati | CBSE | 7.9 CGPA

CERTIFICATIONS

- Genpact Learning Genome - Generative AI (Beginner, Intermediate)
- Genpact Learning Genome - Agentic AI (Beginner)
- Genpact Learning Genome - AML/KYC Practitioner (Beginner)
- Genpact Learning Genome - Lean Data Six Sigma (Greenbelt)
- Genpact Learning Genome - Data Literacy
- Google Data Analytics Certification
- Introduction to Corporate Finance

LANGUAGES

English (Fluent) | Hindi (Fluent) | Assamese (Proficient)

HOBBIES & INTERESTS

Reading | Traveling | Sports