KAJAL VEDI

Senior Support Analyst – Gurugram, India

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PROFESSIONAL SUMMARY:

A highly skilled and versatile professional with over 5.9 years of experience in the field of Anti-Money Laundering (AML) and Know Your Customer (KYC). Proven track record of delivering high-quality results in compliance, financial crime prevention, and regulatory adherence. Adept at conducting thorough investigations, client screenings, and risk assessments, with a strong commitment to maintaining the integrity of financial systems. Seeking to leverage my expertise and dedication in a challenging role within a reputed organization, where I can continue to contribute to the company's goals and objectives while further enhancing my professional skills.

SKILLS

Key Skills: SAR ,SMR,STR ,CTR, AML/KYC Compliance, Transaction Monitoring, Regulatory Documentation, Customer Due Diligence (CDD), Anti-Money Laundering (AML) Procedures, Fraud Detection and Risk Management, AML Typologies, Risk assessment and mitigation, Enhanced Due Diligence (EDD), Regulatory Reporting, periodic reviews,kyc refresh, Sanctions screenings, AI and Automation Tools.

Tools & Software: Lexis Nexis, Net Reveal, Detica/Norkom, Gaits, Equifax ,UCM, Legal Notice,Finacle, Back Office tools, World Check,Pivots,Micros,SQL

PROFESSIONAL EXPERIENCE

Teksystem Global Services India Pvt Ltd.
Senior Support Analyst (Oct 2024-Sep 2025)

- Conducted alert reviews on credit card and Account Transactions to detect potential suspicious activity in line with AML and compliance standards.
- Performed customer transactional analysis using SQS Pivots to extract, analyze, and validate large transaction datasets.
- Investigated alerts across multiple typologies, including Cash Equivalent Purchases (CEP), Third-Party Payments, Sensitive Industry Spends, and Threshold Avoidance.
- Utilized external and internal research tools such as LexisNexis, GATE, 360 Monocle, and Google searches to conduct adverse media checks on customers, counterparties, and transactions.
- Applied AML/KYC procedures, risk indicators, and regulatory guidelines to assess transaction legitimacy and escalate suspicious activity.
- Documented alert dispositions and investigation outcomes with accuracy, ensuring compliance with internal quality standards and regulatory expectations.
- Collaborated with senior reviewers and compliance teams to escalate high-risk cases and enhance financial crime detection processes.
- Developed strong expertise in transaction monitoring systems, customer profiling, and financial crime typologies specific to card-based transactions.
- Ensured timely closure of alerts while maintaining a high quality assurance (QA) score and compliance with SLA requirements.

Genpact india Pvt Ltd.
Risk Analyst (Jan 2022-July 2024)

- Contributed to transaction monitoring investigations and SMR (Suspicious Matter Report) reporting for Australian customers, ensuring compliance with local AML regulations.
- Created and managed investigation cases for suspicious transactions, identifying red flags and evaluating potential financial crime risks.
- Conducted enhanced due diligence (EDD) on customers, related parties, and counterparties involved in suspicious transactions.
- Performed in-depth account analysis and customer transactional review, compiling findings in structured Excel reports for escalation and reporting.
- Utilized a range of internal and external investigative tools, including NetReveal, Detica, Norkom, Equifax, UCM, Google, and ABN searches, to verify customer information, detect adverse media, and strengthen case findings.
- Assessed customer profiles and transaction patterns to determine legitimacy and highlight unusual or high-risk activities.

- Prepared comprehensive reports and documentation for SMR submissions, ensuring accuracy, completeness, and adherence to regulatory timelines.
- Collaborated with compliance and risk teams to escalate high-risk cases and support internal and external audit requirements.
- Developed expertise in AML typologies, transaction structuring, threshold avoidance, and cross-party transaction analysis.

<u>Kotak Mahindra Bank</u>

AML/KYC Analyst (Jan 2019-Mar 2021)

- Monitored customer transactions to detect unusual activity and potential money laundering/terrorist financing risks in line with PMLA, 2002 and internal AML policies.
- Investigated system-generated alerts by analyzing transaction patterns, customer profiles, and related counterparties to identify suspicious behavior.
- Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for high-risk customers and entities.
- Prepared case files with supporting evidence and escalated Suspicious Transaction Reports (STRs) to the Compliance team for submission to FIU-IND.
- Reviewed cash-intensive accounts and contributed to Cash Transaction Reporting (CTR) in compliance with regulatory thresholds.
- Performed periodic KYC reviews and risk assessments to ensure compliance with RBI and FIU-IND guidelines.
- Coordinated with compliance and fraud risk teams to enhance monitoring controls, reduce false positives, and strengthen AML procedures.
- Maintained accurate documentation and case records to support regulatory inspections and internal audits.
- Ensure continuous improvement and effectiveness of the compliance program by fostering a best in class compliance culture across the organization.
- Addressed and resolved issues raised by the Quality Assurance (QA) unit with timely and effective corrective actions.

EDUCATION

- Master of Business Administration - (2022-2024)- Naress Monjee Institute of Management (NMIMS).
- Post Graduate Diploma in Computer Application (2017-2018) from Makhanlal Chaturvedi University Bhopal.
- Bachelor of Science- Bio (2013-2016)from Swami Vivekanand College of Professional Studies (Barkatullah university Bhopal).
- OXFORD HIGHER SECONDARY SCHOOL
- Senior Secondary Examination - (12th - 60%) MP Board.
- Higher Secondary Examination - (10th - 57%) MP Board.

AWARDS, RECOGNITION AND KEY ACHIEVEMENTS

- **Platinum Awards:** Received for achieving the highest production, maintaining 100% Quality and making outstanding contributions.
- **Client & Manager Appreciation:** Earned Commendations for exceptional performance and going above and beyond in delivering results.
- **Monthly Awards:** Awarded 7 Bronze and Silver awards as part of the monthly rewards and recognition program.
- **Conducted comprehensive trainings for new hires, accelerating their integration and boosting efficiency.**