

Piyush Girdhar

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Professional Summary

Dedicated AML/KYC professional with 3 years of progressive experience across Level 1, Level 2, and Level 3 roles in Transaction Monitoring. Demonstrated consistency in career growth – from basic alert handling to complex FIU investigations and SAR reporting. Skilled in transaction monitoring, forged document verification, RFI handling, fraud detection, customer due diligence, enhanced due diligence, and regulatory compliance. Adept at managing cases across multiple jurisdictions (AU, UK, US, UAE).

Core Competencies

- Transaction Monitoring (L1–L3)
- Document Verification & Forgery Checks
- Customer Due Diligence (CDD & EDD)
- Suspicious Activity Reporting (SAR)
- Fraud Risk Management
- FIU Case Handling & Escalations
- Regulatory Compliance (AUSTRAC, FinCEN, FCA, UAE Central Bank)
- RFI Handling & Client Communication
- AML Investigation Tools (LexisNexis, Firco, NetReveal, Napier, World-Check, OSINT)

Professional Experience

WNS Global Services

L3 AML Analyst – FIU Investigations | Dec 2024 – Present

- Conduct Level 3 investigations on high-risk clients and suspicious activity.
- Prepare and file Suspicious Activity Reports (SARs) with regulators.
- Analyze transaction patterns to identify anomalies, layering, or structuring.
- Review forged/altered documents and escalate to FIU where required.
- Lead case escalations and collaborate with compliance teams for risk mitigation.

Concentrix

L2 AML Analyst – Transaction Monitoring | Jan 2024 – Dec 2024

- Conducted Enhanced Due Diligence (EDD) and deep-dive transaction monitoring.
- Reviewed transaction patterns and verified authenticity of documents.

- Drafted and responded to RFIs for additional client information.
- Escalated complex and high-risk alerts to L3 for further review.
- Ensured compliance with UAE regulatory standards and AML policies.

Genpact

L1 AML Analyst – Transaction Monitoring | Oct 2022 – Dec 2023

- Performed initial transaction monitoring for retail and corporate banking clients.
- Verified customer documents and identified potential forgeries.
- Escalated alerts to L2 for enhanced due diligence.
- Ensured adherence to AUSTRAC and FATF standards during onboarding.

Career Growth Highlight

- L1 (Genpact): Built foundation in TM and document verification.
- L2 (Concentrix): Advanced to EDD, document checks, RFI handling, and transaction pattern review.
- L3 (WNS): Lead FIU escalations, SAR reporting, and transaction analysis for complex cases.

Education

MBA in Finance (2021 – 2023) | Guru Jambheshwar University of Science & Technology

B.Com (2018 – 2021) | Guru Jambheshwar University of Science & Technology

Skills & Tools

- AML Lifecycle: TM, CDD, EDD, SAR, KYC
- Tools: LexisNexis, Firco, Norcom, NetReveal, Napier, Equifax, ABN
- Screening: World-Check, Google String Search, OSINT
- Documentation: MS Excel, Word, Internal Case Management Tools