

# SURAJ KUMAR | AML & KYC SENIOR ANALYST

Patna City, Bihar - 800007 | +91 8789138436 | rraj56540@gmail.com

## PROFESSIONAL SUMMARY

I have good analytical and summarizing abilities and good writing skills and have a sense of initiative, key for this multidisciplinary work. Parallely also holds a holistic knowledge of all types of customer due diligence review, secured channels of transactions and monitoring and flagging of transactions for suspicious activity, and accounts. Also experienced in external research on individuals and entities. Organized Fraud Analyst with the investigative and reconciliation skills to efficiently identify and resolve issues of fraud and embezzlement. Adept at monitoring and reviewing customer's transactions, reconciling customer accounts to identify fraud, and validating transactions. Dedicated and liaise with AML Management and Financial Crimes on specific requirements and regulations arising under respective circumstances. I also holds a good analytical mind and are driven to seek solutions with proactive, thorough and are able to meet deadlines.

## CORE COMPETENCIES

- ✓ Transaction monitoring and Validation
- ✓ Screening and Manage screening hits
- ✓ Customer Due Diligence (CDD)
- ✓ Enhance Due Diligence (EDD)
- ✓ Sanctions
- ✓ Research analysis & Adverse press check.
- ✓ Correspondent Banking
- ✓ SAR's writing/Filing.

## PROFESSIONAL EXPERIENCE

### 1. Accenture India Private Limited

**Transaction Monitoring & AML Analyst** | Mar 2023 - Present.

- Reviews sampled data from all BSA & AML related processes, including sampled data from various business units.
- Generates related reports, including findings, conclusion, justification and trends for management in a thorough and timely manner.
- Research and prepare narratives for filing confidential SARs/STRs and maintain supporting documentation for filed reports.
- Meet deadlines for monitoring reports from core system, member account risk ratings, and mandatory reporting of CTRs, and in the preparation of research and narratives for potential SAR filings. Notify other departments of alerts or provide them software access to directly review alerts.
- Understanding the possible risks and potential vulnerability of the client with their provided details (incorporation certificate, nature of business, individuals shareholding certificate along with ID proofs, business operating countries, risk appetite of business, etc).
- Cross checking the possible exponential growth of finance of a company if required.
- Nature of Business with customer and counter party check and investigate to mitigate the ML Risk.
- Monitor alerts through the Bank's AML Software for potential suspicious activities.
- Assist with the identification of suspicious activities and preparation of Suspicious Activities Reports (SARs)/Suspicious Transactions Reports (STRs).

### 2. KPMG (Global Services)

**KYC & AML Senior Analyst** | Jan 2022 - March 2023.

- Conduct Due Diligence which includes E2E (End to end KYC) and ongoing screening as per the transaction pattern and risk rating on clients as per requirement needed.
- Organized Fraud Analyst with the investigative and reconciliation skills to efficiently identify and resolve issues of fraud and embezzlement.

- Research on individuals and entities along with analysing their KYC provided documents check.
- Perform Ongoing Due Diligence program ("ODD") on a timely threshold basis, within the Ongoing Due diligence team. Parallely also involved in negative NEWS Screening and adverse press check.
- Verifying the designated role of individuals in any entity (UBO, BO, Significant Controller, Director, Partner/s, etc.)
- Enhance Due Diligence, identifying and flagging suspicious activity, and mitigate money laundering risk.
- AML, CDDR, CDDI, Alert clearing, Compliance, Research analysis, KYC, Correspondent banking, excellent data and research skills.
- Understanding the business model of targeted entity along with it's financial capacity, possible annual turnover, audited financial statements, major clients/suppliers, etc.

### **3. ICICI Bank Ltd**

#### **Risk and Fraud Prevention | Sep 2019 - Nov 2021**

- Check security controls of transactions Validated and invalidated flagged transactions.
- Prepared suspicious activity reports for AML management.
- Creating an environment where ignorance and mistakes can't be tolerated.
- Identifying risks of fraud, and taking appropriate actions to ensure that controls are in place to prevent and detect fraud.

### **4. AVN Enterprises | Reebok Franchise**

#### **Escalation and Complaint Handling | Mar, 2018 - October, 2018**

- Ensure Company's compliance with healthy regulations.
- Responding to customer inquiries and resolving issues or complaints.
- Oversee and assist customer service employees in the performance of their job duties.

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## **CERTIFICATION**

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- Certified Internal Auditor (CIA) - Full Study Course
- Six Sigma (Yellow Belt) Certified
- LinkedIn Learning Certification - Business Analysis Foundations
- ICICI Bank - AML & CFT - Name Screening and Sanctions
- Udemy - Trade Based AML Framework
- ICICI Bank Certification - Canada Anti-Crime Policy and Financial Risk Assessment

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## **TOOLS WORKED OVER**

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- **OneClick** - To check any kind of Fraudulent and Suspicious hit on entity or individual. This tool also shows us the UID, CIFAS, UKIA, and Verifications Potential Immigration Alert (PIA) alert.
- **Moody's** - This tool is basically used for investigating the negative media and antipathetic information for any specific individuals and mitigate the risk.
- **World Check** - This tool is used for KYC screening, sanctions hit check, and Due Diligence used to meet the regulatory obligations and make informed decisions to prevent money laundering and fraud prevention.
- **FCRM** - Financial crime risk management tool to check the customer's ongoing activity and create the real time report as per the transactions pattern customer is following if any concern or red flag raised.
- **Firco Check** - Using this tool to screen the UAE Customer's (Individual, Company, Entities, etc) name to cross check any potential hit.
- **Maktaba Explorer** - Used to cross check all the relevant documents of the customer related to the respective account. i.e. Account opening form, all the passport, VISA, CDD form, etc.)
- **Actimize** - Used for cross checking the potential suspicious activity alert and pull out the end to end Identity Information over any individual.

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## EDUCATION

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**2016 - 2019 | IMPACT COLLEGE ( Aryabhatta Knowledge University )**

- **Bachelor of Computer Applications** and Science - Information Technology and Data Science

**2021 - 2023 | Narsee Monjee Institute of Management Studies ( NMIMS )**

- **Masters in Business Management** - Financial Management

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## COVER LETTER

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Throughout my career, I've served as loyal and hardworking representative for all my past and present companies. My skills and qualifications are an ideal match to the Money Laundering officer's requirement and will bring immediate value to the respective role. I have a high degree of knowledge in Money Laundering, Due Diligence, Team Work, know and understand all transaction monitoring standards that include financial, operations, and regulations. And having a good knowledge of Fund flow, Monitoring transactions pattern, Source of fund, document validation with verification process of KYC documents and transaction monitoring. I have worked with the financial organization to come up with different and multiple strategies to help with preventative procedures that would avoid potential losses.

Previously, in my AML and KYC Analyst role, I exercised a calculated and methodical approach to the problem solving. I appreciate team efforts and collaborate productively within groups. Additionally, I'm knowledgeable and worked as Transaction Monitoring Officer in my last organization.

Because of my background studies and knowledge and as my interest aligns with the methodology of money laundering and its investigation, investigation of fund flows, transaction monitoring, Due Diligence, flagged potential concerns, etc. that's why this opportunity is especially exciting to me. I believe my collaboration and critical thinking, innovation, and flexibility adaption as per the situation will support and drive your continued organizational success.

To demonstrate the scope of my career history and professional competencies, please take a moment to review my attached resume. I appreciate your evaluation of my credentials and subsequent response.

Sincerely,  
**Suraj Kumar**