

HIMANSHU RAJ

Fraud Prevention & Detection Analyst

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Summary

Financial Crime & Fraud Risk Specialist with 7 years of experience across AML, KYC, EDD/CDD reviews, Transaction Monitoring, Fraud Prevention, and Financial Crime Investigations. Expert in analyzing high-risk behaviors, reviewing customer profiles, conducting identity verification, handling escalations, mitigating fraud losses, and In the last 2 years I've achieved a 15% reducing the false positive by refining the monitoring scenarios to better identify genuine risks.

Experience

EXL | Gurgaon, Haryana | 04/ 2023 – 10/2025

Subject Matter Expert (SME)

- Led EDD/CDD investigations on high-risk customers, validating IDs, SoW/SoF, and behavioral patterns.
- Conducted advanced transaction monitoring detecting mule activity, scams, ATO and money laundering indicators.
- Prepared detailed investigation reports summarizing risk indicators and red flags.
- Provided floor support improving decision accuracy and reducing operational errors.
- Contributed to reduction in false positives by refining scenarios and rules.

Senior Executive

- Monitored activity to detect unusual behavior and high-risk transactional patterns.
- Conducted CDD and periodic reviews.
- Supported SAR escalations with evidence-based case summaries.

Zhudao Infotech Private Limited | Gurgaon, Haryana | 10/2022 – 04/ 2023

Senior Executive

- Investigated cyber fraud complaints, disputes, and chargebacks with 100% resolution.
- Identified emerging fraud typologies and supported risk scoring.
- Strengthened AML and fraud control frameworks.

Paytm Payments Bank | Noida, Uttar Pradesh | 02/2021 – 06/2022

Associate

- Conducted real-time AML transaction monitoring.
- Performed KYC verification and supported STR filings.
- Ensured compliance with RBI AML/CTF standards.

Genpact | Noida, Uttar Pradesh | 12/2018 – 02/2021

Process Associate

- Develop and maintain strong relationship with client understanding their insurance needs.
- Serve as the main point of contact for client inquiries, claims, policy renewals, endorsement and day to day servicing.
- Prepare reports, maintain client records, and ensure accurate policy documentation.

Education

- Bachelor of commerce | 2018 | Delhi University, New Delhi

Expertise & Skills

EDD Review, Transaction Monitoring Investigations, SAR Filing, Red Flags Analysis, Behavior Analysis, KYC Validation, Sanction Screening, Adverse Media, Pattern Analysis, High-Risk Review & AML Compliance.

Data Analysis

Excel, Power Point, Google Sheet, Power BI, Tableau

Risk Management

LexisNexis, Innvois, Fenargo Ensenta, World-Check, etc.

Case Management

Salesforce, Zendesk, Datavisor, etc.

Certifications

- Power BI – Office Master
- Microsoft Excel – Udemy