

SHALU KUMARI

FRAUD ANALYST

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SUMMARY

Detail-oriented Fraud Analyst with strong experience in customer due diligence, transaction monitoring, fraud investigation, and content moderation. Skilled in identifying suspicious activity, analyzing complex data patterns, and ensuring compliance with global regulatory standards such as FATF, OFAC, and internal risk frameworks. Proven ability to detect fraud schemes, enforce platform safety policies, and maintain high accuracy while meeting strict SLA and quality benchmarks. Adept at cross-functional communication, risk assessment, and delivering audit-ready documentation. Committed to safeguarding organizational integrity and reducing financial and operational risks.

WORK EXPERIENCE

CONCENTRIX DAKSH SERVICES INIDA PVT LTD

September, 2024 – Present

Fraud Analyst

- Performed end-to-end periodic and renewal KYC reviews for corporate clients, ensuring strict adherence to client policy, regulatory standards, and internal quality benchmarks.
- Conducted high-quality due diligence by reviewing corporate documentation, ownership structures, financials, and business activities to validate customer risk.
- Ensured accurate identification of UBOs across multi-layered ownership structures including private companies, public companies, trusts, and partnerships.
- Assessed documentation requirements per policy, ensuring correct KYC evidence collection, validation, and categorization for different entity types.
- Prepared and filed Suspicious Activity Reports (SARS) and Transaction Monitoring Reports (TMRs) as required.
- Performed sanctions, PEP, and adverse media screening on entities, directors, UBOs, and authorized signatories using tools like World-Check/Dow Jones/LexisNexis.
- Interpreted and applied client policies, risk frameworks, and jurisdictional regulations during periodic review and remediation processes.
- Achieved high accuracy scores in quality audits with minimal rework or escalations.
- Sourced customer and business information from multiple internal systems and third-party databases, ensuring accurate transfer to the primary KYC platform.
- Proactively followed up on pending documents and ensured smooth communication to close cases efficiently.
- Successfully handled high-risk corporate reviews, including multi-layered structures and cross-border entities.

EDUCATION

BACHELOR OF ARTS,
UNIVERSITY OF DELHI, INDIA

- Graduated: May, 2025

ADDITIONAL

Project 1: Human Resource Management

- Worked on key HR functions such as employee data management, attendance tracking, recruitment support, and report preparation.
- Gained hands-on experience with HR processes, documentation, and workflow coordination.

Project 2: Entrepreneurship Development

- Developed a basic business idea and worked on planning, market research, budgeting, and execution strategy.
 - Learned fundamentals of business development, problem-solving, teamwork, and project presentation.
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SKILLS

- Proficiency with Microsoft Office Suite (Word, Excel, PowerPoint)
 - AML Transaction Monitoring & Investigations
 - Customer Due Diligence (CDD) / Enhanced Due Diligence (EDD)
 - Fraud & Financial Crime Investigations
 - Suspicious Matter Reporting (SMR/SAR)
 - Regulatory Compliance
 - Teamwork and collaboration
 - Customer Service And Client Relations.
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ACHIEVEMENTS

- Awarded Overall Championship in secondary school for multiple years and served as Sports Captain.
- Secured gold and silver medals in athletics and represented both school and college in basketball.
- Received multiple awards and recognition from the organization over the past one years.
- Provided floor support and guidance to newly onboarded administrators.