

ANKIT KUMAR

BUSINESS ANALYST

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SUMMARY

A detail-oriented Financial Crime Analyst with 6.5 years of experience across AML/KYC, EDD, within crypto and banking domain. Proven expertise in blockchain-based investigations, enhanced due diligence, and identifying complex ML/TF typologies using advanced analytics tools. Strong understanding of AML/CFT frameworks aligned with AML regulation.

WORK EXPERIENCE

Business Analyst AML KYC | Genpact

Jan, 2025 – Feb 2026

- Conducted deep-dive investigations on alerts generated by crypto transaction monitoring systems, leveraging blockchain explorers to trace complex transaction flows, identify illicit fund movements, and detect ML/TF typologies such as structuring, layering, privacy coin usage, and sanctioned wallet exposure.
- Performed risk-based forensic case investigations, preparing high-quality investigative narratives and escalating suspicious activity to Compliance and the FIU in line with internal escalation frameworks and regulatory expectations (FCA-aligned).
- Executed Enhanced Due Diligence (EDD) on complex customer profiles, collaborating with KYC, Risk, and Compliance teams to assess holistic risk exposure and ensure consistent application of controls across high-risk crypto workflows.

Executive - KYC EDD | BCMS

Jan, 2023 – Dec 2024

- Conducted in-depth analysis of transaction alerts to determine whether they constituted false positives or required further investigation.
- Investigated historical transaction patterns to uncover emerging fraud trends and ensure compliance with AML policies and regulatory requirements.
- Conducted periodic reviews of high-risk accounts and updated customer profiles in accordance with AML and CDD guidelines.
- Prepared detailed reports on suspicious transactions and submitted them to the relevant regulatory authorities.

Executive KYC CDD | Majorel India Pvt Ltd

Oct, 2021 – Dec 2022

- Conducting CDD reviews on new and existing customers to verify their identity, assess the risk they pose, and ensure compliance with AML (Anti-Money Laundering) regulations.
- Collecting, verifying, and maintaining customer documentation, such as identification records, financial statements, and business licenses, to support the KYC process.
- Assessing the risk level associated with each customer based on their profile, transaction activity, and other relevant factors to determine the appropriate level of due diligence required.

Analyst KYC | R1 Global Pvt Ltd

Apr, 2021 – Oct 2021

- Collect and verify identification documents from new and existing policyholders.
- Monitor policyholder transactions and claims for suspicious activities or patterns that may indicate fraud or money laundering.
- Maintain accurate and up-to-date records of customer identification information and verification processes.
- Collaborate with other departments, such as underwriting, claims, and customer service, to resolve KYC-related issues.

- Keep detailed records of customer information, transactions, and reports as required by AML regulations.
- Ensure that all documentation is accurate and up-to-date.
- Provide necessary documentation and information during regulatory reviews and audits.
- Conduct regular risk assessments to identify vulnerabilities in the organization's AML controls.

EDUCATION

Master of Arts | Indira Gandhi National Open University

- Graduated: Dec, 2023

PROFESSIONAL COURSES

- Certified Anti-Money Laundering Specialist - Google learning
- Blockchain Investigation Tools Training
- Blockchain Fundamentals for Financial Crime Investigations
- Foundation of Project Management -Genome learning
- Lean Six Sigma Yellow Belt - Genome Learning

PROJECTS

1 - Process Optimization Project – Standard Chartered Bank (Client Engagement)

Led a process optimization initiative using Project Management principles and Lean Six Sigma Yellow Belt methodology to design a standardized EDD workflow and flowcharts, improving task clarity, turnaround time, and review consistency.

Impact: Increased analyst efficiency by 25%, strengthened quality controls, and reduced operational errors by 30%.

2 - Training & Knowledge Transfer Project

Led onboarding, training, and mentoring initiatives for new joiners and junior EDD analysts, including peer reviews and regular knowledge-sharing sessions.

Impact: Improved investigation accuracy, consistency, and overall team productivity.

3- High-Risk Customer & Crypto EDD Risk Mitigation

Recognized as a key contributor in identifying, analyzing, and escalating complex high-risk EDD cases, including crypto-related activities, sanctions exposure, and adverse media risks.

Impact: Enabled multiple successful SAR filings and strengthened proactive regulatory compliance.

SKILLS

- Experienced in LexisNexis Risk Solutions for customer due diligence, adverse media research, sanctions screening, and comprehensive risk assessment of high-risk customer profiles.
- Proficient in World-Check / Refinitiv for PEP identification, sanctions screening, and adverse media analysis, supporting enhanced due diligence and regulatory compliance requirements.
- Experienced in CDD, EDD, and transaction monitoring, performing risk-based reviews, analyzing customer behavior, and ensuring regulatory compliance across individual and complex corporate profiles.
- Strong expertise in quality assurance and training delivery, conducting case reviews, mentoring analysts, and improving investigation accuracy, consistency, and adherence to AML policies.
- Proficient in sanctions screening processes, identifying matches across global watchlists, assessing true versus false positives, and escalating high-risk cases per regulatory requirements.