

SUDHANSHU SEN

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SENIOR EXECUTIVE

Detail-oriented and highly analytical professional with over 3.5 years of experience in financial crime prevention, specializing in KYC, AML, and fraud detection. Proven expertise in conducting thorough Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for both retail and business clients, ensuring compliance with regulatory standards and internal risk frameworks. Skilled in reviewing high-risk accounts, identifying red flags, analyzing source of funds/wealth, and escalating suspicious activity for SAR filing.

STRENGTHS AND EXPERTISE

Anti-Money Laundering (AML) Compliance: Proficiency in AML regulations, including knowledge of the Bank Secrecy Act (BSA) and the USA PATRIOT Act.

Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD): Proficient in conducting risk-based CDD and EDD for retail and high-risk clients by verifying identity, assessing source of funds/wealth, performing adverse media screening, and identifying red flags in line with regulatory and internal compliance standards.

Transaction Monitoring: Skilled in identifying suspicious activities and ensuring timely intervention.

Financial Crime Detection: Experience in identifying and investigating suspicious financial activities and transactions.

Fraud Detection and Prevention: Proficient in identifying patterns, anomalies, and indicators of fraudulent activity. Knowledgeable in various fraud schemes and methods for effective detection and prevention.

Problem-Solving: Ability to approach complex issues systematically and develop practical solutions.

Deposit Fraud Detection: Expertise in detecting and preventing fraudulent attempts in deposits.

Advanced Excel: Strong in data analysis, reporting, and dashboard creation for actionable insights.

Regulatory Compliance: Ensures adherence to legal standards and financial integrity protocols.

Tools Familiar With:

Ensenta, Zscaler, Oracle ERP, Jira, Genesys, LexisNexis, ThreatMetrix, Persona, Veriff, Innovis, ImageView, SAS, NICE Actimize, Tableau and Microsoft Office Suite.

PROFESSIONAL EXPERIENCE

EXL

Senior Executive

August 2024- Present

EXL (ExlService Holdings, Inc.) is a leading operations management and analytics company that partners with businesses to improve their processes, drive growth, and enhance customer experiences.

Key role:

- Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) by reviewing KYC documents, account activity, and behavioral patterns to identify high-risk customers and financial crime risks.
- Investigated alerts across multiple fraud queues including ACH Fraud, Identity Theft, Check Deposits, Returns, and Reversals, ensuring timely detection and mitigation of suspicious activities.
- Performed PEP and Sanction checks by analyzing customer profiles, internet sources, and internal databases to determine eligibility under SOT and global watchlists, aligning with AML compliance mandates.
- Reviewed unusual or large-volume transactions to detect layering and structuring activities indicative of money laundering, in accordance with PMLA guidelines.
- Analyzed source of funds and withdrawal behavior to uncover patterns that posed AML/CTF risks; escalated cases requiring Suspicious Activity Reports (SAR) or further compliance action.
- Utilized tools like Zscaler, Ensenta, Genesys, and proprietary fraud platforms to investigate suspicious activity and maintain case integrity.
- Maintained high standards of documentation and report tracking, ensuring all findings were accurately recorded for internal audits and regulatory reporting.
- Partnered with internal Compliance and Risk Management teams to escalate red flags, contributing to enhanced controls and mitigation strategies.

One of the world's leading financial institutions, renowned for its commitment to innovation, integrity, and providing exceptional customer experiences globally.

Key role:

- Investigated and analyzed high-risk transactions to detect and prevent fraudulent activities across customer and merchant accounts, minimizing financial loss and maintaining compliance.
- Conducted in-depth review of suspicious deposit and withdrawal activities using tools like Lexis-Nexis, Flash, MRD, and Synergy, ensuring strict adherence to KYC/AML regulations.
- Performed customer relationship analysis and end-to-end financial behavior monitoring, including deposit source breakdown (e.g., ATM, mobile, virtual, cash, branch).
- Verified cheque legitimacy and transaction authenticity through direct communication with maker banks and internal fraud systems.
- Generated fraud reports and escalations while collaborating with risk teams, often aligning with finance units to trace discrepancies.
- Strong understanding of various banking frauds: Account Takeover, Credit/Debit Adjustments, First/Second/Third Party Fraud, Cheque Kiting, C2C, and AML processes (Placement, Layering, Integration).
- Investigated flagged transactions and conducted risk-based KYC reviews to validate customer identity and assess ongoing legitimacy.

Capline Services

August 2021- Dec 2021

Senior Associate

Key role at Capline Services:-

Exposure to process handling medical & Insurance disputes
Conducting detailed analysis of billing data for optimal reimbursement and financial management.
Ensuring adherence to regulatory guidelines and compliance in medical billing processes.

HBG Knowledge services

Sep 2020-March 2021

Research Analyst

- Exposure to process handling Market Research
- Conducting detailed Research of Market data for optimal Product launch
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EDUCATION

B.com (7.6 CGPA)

2017-2020

Shaheed Bhagat singh Eve college, University of Delhi

10+2 (91%)

2015-2017

Kendriya Vidyalaya Sanghatan, Damoh

AWARDS AND RECOGNITION

Platinum & Silver Award Winner: Recognized within the current company for exceptional contributions and achievements.
Bronze Award for Outstanding Performance: Recognized for consistently delivering excellent performance in the current role as a team member. **Mock Stock Competition:** Achieved the third rank in a regional college mock stock competition, showcasing financial acumen and analytical skills. **Kho-Kho:** Participated in regional-level Kho-Kho tournaments during school, demonstrating teamwork, strategic thinking, and physical fitness.