

# ADITYA GUPTA

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## CAREER OBJECTIVE

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Detail-oriented finance professional with 6+ years of experience and a post-graduate specialization in finance from IMT Ghaziabad. Expertise in AML/KYC, risk mitigation, and compliance with a proven track record of implementing robust frameworks and conducting thorough due diligence investigations.

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## EDUCATION

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- **IMT GHAZIABAD**  
MBA IN Finance

2021

- **Delhi University**  
Bachelor of Commerce (BCOM P)

2018

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## EXPERIENCE

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- **NAB** *20 November 2023 - Present*  
Advisor 2  
Maintaining and managing AML/KYC obligations during the onboarding and ongoing account maintenance.

Ensure compliance with regulatory requirements in relation to client onboarding/maintenance.

Client onboarding and account set up for all type of legal entities.

Ongoing maintenance of accounts, including maintain client records on various systems.

Verification of ID's and approving KYC checks for various clients.

Reviewing trust deeds, legal documents and Estate paperwork.

Deceased estate reviews and account handling.

- **American Express** *24 June 2022 - 10 November 2023*  
Senior Account Specialist (Financial Crime & Control)  
Ensure accurate analysis of fraud claims and make sound decisions to approve or decline the same through systematic analysis.

Identify and investigate unauthorized/suspicious fraud claims and high-risk transactions within customer and merchant account.

Review fraud disputes through merchant contact & requesting additional documentation and executing merchant chargebacks.

Ensure each Merchant chargeback dispute request is handled in a timely & accurate manner.

Making a pro-active attempt to identify fraudulent charges via inbound and outbound calls.

Analyze complex information and make sound decisions.

Continue to monitor current trends in Fraud landscape, suggest preventive & corrective measures.

Meet and endeavor to exceed metrics on transactional quality, compliance regulations and productivity as per goals.

Highlight issues through feedback and recommend changes in workflows, procedures, service levels, based on customer demands to meet their needs and ensure quality service is given at all times.

Balance customer interests with the interests of American Express.

Respond to all customer queries in a timely and comprehensive manner to ensure customer satisfaction.

Communicates effectively, oral and written, to review and document necessary information.

- **NatWest (Royal Bank of Scotland)**

29 May 2019 - 21 June 2022

Senior Customer Due Diligence Analyst

Verifies all aspects of client identification program and necessary account opening documents are provided and in accordance with know your customer(KYC).

Identifies accurate risk rating for individual/non individual accounts to highlight high risk jurisdictions, cash intensive /high risk business and politically exposed person (PEP) or relatives or close associates.

Completes extensive due diligence investigation using public and private data base in accordance with AML(Anti Money Laundering) and other regulatory standards to assist business units and prevent operational & reputational risks.

Mitigate Risk, Analyse TAD report (Transaction analysis dashboard) for international payments and cash payments in high risk countries. Determine source of wealth, nature/purpose of business.

Perform checks on all employees, consultants, vendor, contactors and third party advisors against policy and procedures compliance to bank standards.

Conduct enhanced Due diligence research in attempts to find derogatory/background information used to aid client advisor's decisions in initiating, maintaining or closing business relationships.

Ensures final reports are comprehensive, complaint and suitable for use in the client on-boarding decision making process.

Deliver successful customer and business outcomes through investigating queries, supporting business processes, policies and procedures and understanding customer and business needs.

Responding to queries from customers and stake holders promptly and within agreed timescales.

Deliver successful customer and business outcomes by processing, authorising and investigating all transactions to defined key performance indicators and service level agreements, and by accurately collecting the required information from customers and business.

Actively participate in initiatives to improve customer service, processes and procedures.

Review manual or ineffective processes which could be automated or enhanced.

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## PROJECTS

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- **MEP - Mortgage Endorsement Plan**

2 months

- Achieved Bronze Ovation award for exceptional performance:- Recognized for achieving a customer satisfaction score of 1074 with 100% accuracy.

- Efficiently managed customer information:- Identified, verified, and meticulously recorded customer details on the database.

- Thoroughly investigated and documented details:- Conducted comprehensive investigations on all aspects, including saving documents and making necessary interest adjustments.



Trusted Advisor



Improve Innovator



Critical Thinker



Relationship Building



Collaboration

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## ACHIEVEMENTS & AWARDS

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- Spot Ovation - Quarter 2 - 2024
- Spot Ovation & LOV - October 2019
- Bronze ovation & LOV - July 2020
- Certifiacte of Merit for academic year 2014 - 2015
- Certificate of Merit in International Commerce Olympiad - 29 nov 2013
- Spot Ovation & LOV - December 2019

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## CERTIFICATES

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- Financial Analyst - July 08, 2022 Top skills covered - Financial Analysis, Corporate Finance, Strategic Planning, Financial Statement Analysis, Microsoft Excel, Financial Accounting, Financial Modelling.
- Power BI Essential Training - August 12, 2023
- Running a Profitable Business: Understanding Financial Ratios - July 07, 2021
- Excel: Tracking Data Easily and Efficiently - July 07, 2021

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## PERSONAL STRENGTHS

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- Adaptable, Flexible & Resilient
- Ability to perform under pressure
- Agility of quick learning
- Commitment to quality
- Ability to meet deadlines
- Strategic planning using swot analysis

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## PERSONAL PROFILE

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- Date of Birth : 28/02/1997
- Marital Status : Single
- Nationality : Indian
- Known Languages : English, Hindi

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## DECLARATION

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I hereby affirm that the above-mentioned facts are true to the best of my knowledge and belief.