

NEERAJ MELKANI

Phone: +91-87556 54010 | Email: neerajmelkani07@gmail.com | Location: Gurugram



Professional Summary

A proven risk and compliance professional with 5+ years of experience in Global KYC onboarding and periodic reviews. Hands-on expertise in Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Transaction Monitoring, Adverse Media screening, Fin Crime Compliance, AML/KYC, Fraud Risk Management, Process Audit, Control and Regulatory Compliance, and Team Leadership. Skilled at liaising with stakeholders, mentoring teams, and ensuring adherence to global compliance standards.

Work Experience

Concentrix – Senior Analyst (May 2025 – Jan 2026)

- Led Global KYC onboarding for Private Clients from India, supporting the transition of onboarding activities from local entities to centralized operations while ensuring regulatory compliance.
- Performed Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Ongoing Due Diligence (ODD), AML and CTF evaluations in line with global regulatory requirements.
- Streamlined and optimized onboarding processes, contributing to the creation and maintenance of global KYC policies, procedures, and work instructions.
- Investigated debit card fraud, identity theft, phishing scams, and high-value fraud cases (synthetic identities, account takeovers, ACH fraud).
- Assisted in building rule-based models to detect transaction fraud in digital banking platforms.
- Conducted real-time payment screening to detect fraudulent, suspicious, or high-risk transactions before settlement. • Performed sanctions, PEP, and watchlist checks (OFAC, FATF, UN, EU) to ensure compliance with AML regulations.
- Used LexisNexis and World-Check to screen clients against sanctions and adverse media databases.
- Analyzed transaction patterns and customer behaviour to identify anomalies (unusual payment volumes, velocity risks, cross-border mismatches).
- Responded to law enforcement subpoenas and supported evidence gathering for investigations.
- Mentored junior analysts and developed onboarding materials for new fraud team members.

Taskus – KYC/AML Analyst (Dec 2024 – May 2025)

- Reviewed and investigated alerts generated by monitoring systems; recognized red flags for suspicious cases.
- Conducted enhanced due diligence (EDD) reviews including sanctions, PEP, and adverse media screening.
- Filed Suspicious Activity Reports (SAR) and escalated cases directly to FinCEN.
- Documented and reported investigation findings, prepared case files including wire data analysis, media search results, and PEP reviews.
- Performed historical transaction analysis to validate or escalate cases with missing information.
- Collaborated with internal and external partners to ensure timely resolution of AML investigations.

Tech Mahindra – Senior Associate (KYC/AML) (May 2022 – Nov 2024)

- Verified customer identities, determined risk levels, and ensured compliance with KYC/AML regulations.
- Reviewed and analyzed customer documentation and maintained accurate records in line with regulatory standards.
- Recognized and reported suspicious transactions or unusual account activities.
- Performed periodic reviews and updates of customer information and documentation.
- Worked with internal teams to align with compliance policies and procedures.

Policy Bazaar – Service Consultant (Sep 2021 – Jan 2022)

- Reviewed and verified customer identity documents (passports, driver's licenses, national IDs).
- Analyzed customer profiles and transactions to detect potential financial crime risks (fraud, money laundering).
- Maintained accurate verification and transaction history records in compliance with regulations.

Phoenix Mills Ltd. – Operations Executive (Oct 2019 – Aug 2021)

- Executed KYC onboarding and periodic reviews for individual and corporate clients, performing CDD, EDD, ODD, and Adverse Media screening in line with AML and regulatory requirements.
- Conducted Transaction Monitoring investigations, analyzed alerts, and escalated suspicious activities in accordance with internal policies and regulatory guidelines.
- Reviewed customer documentation, identified beneficial ownership, assessed risk ratings, and ensured accurate data capture in KYC systems.
- Supported AML, CTF, and sanctions compliance, maintaining high quality standards while meeting operational SLAs.
- Collaborated with internal stakeholders to resolve KYC deficiencies, remediation gaps, and audit findings.

Educational Qualifications

- B.Sc. in Hospitality & Hotel Administration – IHM Hamirpur, Himachal Pradesh (2016)
- Intermediate – Maharishi Vidya Mandir, Haldwani, Uttarakhand (2013)
- Matriculation – Army School, Amritsar, Punjab (2011)

Personal Details

- Date of Birth: 27 January 1996
- Nationality: Indian