

RUZAL KUMAR

AML/KYC ANALYST

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PROFILE

AML Analyst with 2.5+ years of experience in transaction monitoring, SAR reporting, and financial crime investigations within fintech and banking sectors. Proven track record in handling high-risk customers and conducting enhanced due diligence.

EXPERIENCE

Transaction Monitoring Analyst | Revolut | July 2025 – Feb 2026

- Conducted in-depth investigations of complex transactions for high-risk business clients.
- Performed enhanced due diligence and adverse media screening.
- Escalated suspicious cases to compliance teams.
- Identified and investigated typologies such as money laundering, structuring, mule accounts, and terrorist financing indicators
- Analysed transaction behaviour using risk-based approach aligned with FATF guidelines

AML Analyst | Genpact | May 2023 – June 2025

- Investigated 200+ transaction monitoring alerts monthly.
- Drafted Suspicious Activity Reports (SARs) with high accuracy.
- Mentored junior analysts to improve team performance.
- Ensured adherence to KYC/AML policies and global compliance standards.

EDUCATION

- Himachal Pradesh University | Bachelors of Commerce | **Aug 2015 – May 2018**
- Army Public School, Yol Cantt | Higher Secondary Education | **Feb 2013 – May 2015**

CERTIFICATION

- Certification in Investment Banking Operations | **Imarticus Learning | 2023**
- Credential ID: EK1LTES31961S2

SKILLS AND TOOLS

- Transaction Monitoring (TM) & SAR Reporting
- Enhanced Due Diligence (EDD), KYC & Sanctions Screening
- NetReveal, Norkom, Detica, Equifax, Dante, Back Office
- Knowledge of FATF, AML regulations & risk assessment