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# Sameeran Palmal

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## Summary

Detail-oriented AML/KYC professional with more than 5 years of experience in financial compliance and risk management. Expertise in navigating intricate regulatory landscapes and conducting comprehensive customer due diligence. Proven track record of successfully identifying and mitigating potential financial risks, fraud, and money laundering activities. Skilled in utilizing advanced transaction monitoring tools and data analysis techniques to ensure adherence to AML/KYC regulations. Strong communicator and collaborator, adept at explaining complex compliance matters to both technical and non-technical stakeholders. Seeking to leverage my proficiency in AML/KYC procedures and dedication to maintaining the integrity of financial systems in a dynamic and challenging role.

## EXPERIENCE

### Genpact, Senior Analyst

Sep 2024 – till date, Gurugram

Genpact as financial service provider, the challenges of financial crime continue to evolve, threatening your ability to effectively address regulatory, reputational, and social objectives.

### Job Description: -

- Conduct detailed Level 2 investigations on alerts generated from transaction monitoring systems, analyzing transactional patterns, customer behavior, and risk indicators to identify potential suspicious activity.
- Evaluate escalated cases from Level 1 teams, applying advanced investigative techniques and enhanced due diligence (EDD) to determine the presence of money laundering, fraud, or other financial crimes.
- Prepare, draft, and file high-quality Suspicious Activity Reports (SARs) in accordance with regulatory requirements, ensuring accuracy, completeness, and timely submission.
- Collaborate with compliance, risk, and frontline teams to gather necessary information, validate findings, and ensure alignment with internal AML policies and regulatory guidelines.
- Maintain thorough documentation of investigations, support audit and regulatory reviews, and provide feedback to improve transaction monitoring scenarios, rules, and overall alert quality.
- CDD|EDD, KYC- Assess potential risks associated with customers and transactions and employ additional investigative techniques, such as media searches, enhanced background checks, or site visits to verify the information provided.
- Ensured screening activities met regulatory requirements under OFAC, UN and local sanctions laws.

## Concentrix, Subject Matter Expert (SME)

Oct 2020 - Sept 2024, Gurugram

Concentrix is committed to delivering business process excellence by exceeding client expectations and meeting our commitments through business innovation.

### Job Description: -

- Serve as the Subject Matter Expert (SME) for L2 transaction monitoring investigations, providing guidance and support to investigators on complex cases and regulatory interpretations.
- Conduct comprehensive L2 investigations on escalated alerts by analyzing customer profiles, transactional behavior, risk indicators, and external intelligence to identify potential money laundering or financial crime risks.
- Prepare, review, and file high-quality Suspicious Activity Reports (SARs), ensuring accuracy, completeness, and timely submission in accordance with AML regulations.
- Collaborate with compliance, quality assurance, and risk teams to refine investigation methodologies, enhance monitoring rules, and improve alert effectiveness.
- Provide training, mentorship, and ongoing coaching to L1 and junior L2 analysts to strengthen investigative capability and consistency.
- Participate in periodic audits, regulatory reviews, and internal assessments by maintaining well-documented investigation records and providing subject-matter insights.
- Identify emerging trends, typologies, and gaps in monitoring systems, offering recommendations for scenario improvements and contributing to overall AML program enhancement.
- To perform Sanctions screening using applications like World check, LexisNexis, Google and other internal applications to identify possible matches.
- Amendment all client details & validating client KYC & all required document Sanctions and PEP identification program.

### Education Qualification

- B.com Graduate

### Accomplishments

- **Certificate of Appreciation:** Received a Certificate of Appreciation for consistently exceeding performance expectations and demonstrating exceptional dedication to ensuring regulatory compliance and minimizing financial risk.
- **Cross-Functional Collaboration:** Established productive working relationships with legal and compliance teams, ensuring seamless alignment and coordination in managing potential financial risks and implementing necessary corrective actions team members and bolstered overall team performance.
- **Process Optimization:** streamlined AML investigation processes, reducing investigation time by 40% and increasing efficiency in handling high-volume alerts. Implemented automated AML monitoring tools, leading to a 50% reduction in manual tasks and improved accuracy in identifying suspicious activities.

### Languages

English \*\*\*\*\*

Hindi \*\*\*\*\*

Bengali \*\*\*\*