


Sukriti

Immediate Joiner | +9198682 64406 | sukriti.13kmr@gmail.com | 

Professional Summary: Dynamic and results-driven AML, Sanctions, and KYC professional with 6 years of experience in financial crime operations, transaction monitoring, sanctions screening, and team leadership. Proven ability to lead high-performing teams, manage 25+ analysts, drive SLA adherence, improve investigation quality, and strengthen risk-based control frameworks. Expertise across AML investigations (L1–L3), EDD, Fraud Detection, Sanctions & PEP Screening, FIU reporting, Customer Risk Profiling, QA/QC, and regulatory compliance (AUSTRAC, US/UK, CBUAE). Recognized for enhancing investigation accuracy, building scalable workflows, delivering impactful training, partnering with global stakeholders, and supporting compliance strategy in fast-paced banking environments.

Core Skills: AML & TM Investigations | EDD | Corporate Risk Reviews | Sanctions Screening | Fraud Detection | SAR/STR/SMR Filing | CDD/KYC | Regulatory Compliance (AUSTRAC, CBUAE, US & UK FIU) | FIU Reporting | Risk-Based Assessment | QA/QC | Team Leadership & Coaching | Training Delivery | Case Narrative Writing | OSINT & Adverse Media | Process Improvement

Tools: FCRM, WorldCheck, LexisNexis, Clear, Equifax, Threat Matrix, Nautilus, Microsoft Office, Google Suite

Experience:

Senior AML Analyst *Bluevine, Bengaluru*

June 2025 – December 2025

- Led high-risk transaction monitoring investigations, assessing payment behaviour, and cross-border activities.
- Managed and trained analysts, strengthening investigative capability, documentation quality, and consistency.
- Delivered AML/TM and fraud typology training to onboarding and fraud teams, improving enterprise-wide risk identification.
- Built standardized AML checklists, improving accuracy and reducing investigation time across the team.
- Partnered with QA, Fraud, Product, and Compliance to refine alert logic, reduce false positives, and enhance decisioning frameworks.
- Conducted complex EDD investigations using OSINT, UBO analysis, adverse media, corporate structure mapping, and risk indicators.

Regulatory Compliance Analyst *Accenture, Gurugram*

January 2024 – June 2025

- Performed L1–L3 TM investigations, escalating suspicious activity and drafting SARs/STRs for regulatory submission.
- Conducted CDD/EDD for retail and corporate clients across high-risk jurisdictions, including complex entity structures.
- Acted as SME for FCRM, leading team-wide training sessions to enhance investigation standards and case handling.
- Mentored analysts on documentation quality, decision-making, and risk assessment frameworks.
- Built MIS dashboards supporting audits, operational governance, and compliance reporting.
- Conducted policy gap reviews, improving escalation consistency and compliance with internal procedures.

Subject Matter Expert – Risk and Compliance *IBM, Bengaluru*

June 2021 – December 2023

- Conducted KYC periodic reviews for retail and commercial clients, ensuring full regulatory compliance.
- Performed EDD on high-risk profiles, assessing transaction behaviour, UBOs, and risk triggers.
- Managed onboarding, sanctions screening, and high-risk customer profiling.
- Conducted fraud and financial crime investigations, escalating significant findings to compliance and FIU teams.
- Led QA/QC calibration sessions to align teams on TM red flags, investigative steps, and documentation standards.
- Delivered training on AML typologies, policy updates, adverse media, OSINT, and investigative techniques.
- Contributed to GenAI-driven compliance training tools, improving workflow standardisation and analyst productivity.
- Prepared risk reports for senior management to guide compliance strategy and operational decisions.

QC Analyst KPMG, Bengaluru

January 2021 – April 2021

- Conducted Quality Control (QC) reviews on KYC files and transaction histories, and sanctions screening cases to ensuring compliance with regulatory standards and internal policies.
- Performed complex ownership structure analysis for corporate clients, verifying beneficial ownership and assessing risk categorization.
- Led KYC remediation projects, identifying discrepancies in client data and escalating high-risk profiles for further investigation.

Process Associate Genpact, Gurgaon

July 2019 – January 2021

- Conducted end-to-end investigations of Transaction Monitoring alerts across various risk categories, including fraud detection, customer risk profiling, and AML compliance.
- Prepared and submitted Suspicious Matter Reports (SMRs) to Australian Transaction Reports and Analysis Centre (AUSTRAC), ensuring detailed and accurate documentation of risk decisions.
- Acted as a Subject Matter Expert (SME) for TM operations and conducted Quality assurance on Teir 1 (L1).
- Prepared detailed reports and presentations for senior management, highlighting trends, risks, and recommendations.
- Achieved 98% performance accuracy in Tier 1 and Tier 2 portfolio analysis, contributing to improved regulatory compliance and risk management.

Education:

B.A. (Economics Hons)	<i>Shivaji College (DU), New Delhi</i>	<i>Year of Graduation: 2019</i>
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Certifications and Achievements:

- Delivered training programs for 20+ analysts, improving TM/AML capability and quality.
- Created structured AML/TM training programs and learning materials for onboarding and fraud teams, strengthening cross-functional AML knowledge and ongoing development.
- Recognized consistently for high-quality investigations, documentation, and risk escalation.
- Played key role in strengthening cross-functional compliance collaboration.
- IBM AML Certification Badges (Challenger, Explorer, Master)
- IIBF – Anti-Money Laundering & KYC
- IBM Client & Partner Success Award; Top Performer Award 2022

Additional Information:

- Notice Period: Immediate Joiner
- Languages: English, Hindi
- Availability: Open to hybrid and on-site roles