

Gender: Male  
DOB:15 Nov1993

**SUMIT Kumar**

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## ABSTRACT

- ❖ 4 years 3 months experience in Risk/Fraud Management and 2 years 10 months of experienced in AML/KYC.
- ❖ Possess strong analytical and problem-solving skills and focused on CDD, customer reviews and fraud prevention
- ❖ Self-motivated and impact-oriented professional with a powerful attitude towards learning.
- ❖ AML and KYC certification from IIBF

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## EMPLOYMENT

**Company Name – WNS Global Services Pvt. Ltd.**

**Job Title – Team Lead  
18Feb2022 – Present**

- Conducting thorough KYC checks on new and existing customer
- Perform CDD for customers profile.
- Execute periodic reviews of customer accounts in line with company policy.
- Ensure confidentiality of all information collected during investigation. Determine existing fraud trends by analyzing accounts and transaction patterns.
- Conduct research on customer backgrounds and activities including KYC checks
- Generate reports and provide them to senior management

**Company Name - SBI Cards & Payment Services Ltd.**

**Job Title- Fraud Analyst  
20Nov2017 – 17 Feb2022**

- Responsible for evaluating applications on WCP and National Hunters system basis of triggered rule.
- Review KYC and the different triggers highlighted by dedupe team before processing the applications.
- Analys patterns to identify potential suspicious activities and escalate cases for further investigation
- Initiating and coordinating investigation of suspected case with respect of credit card application.
- Highlighting multiple syndicate frauds (ID takeover cases) to the investigation team, therefore minimizing the financial loss and lowering the company's risk.
- Develop and implement policies and procedures to reduce the impact on business
- Submitting Risk related MIS and input to make necessary changes in application processing.
- Work within time frames in order to meet internal & external reporting TAT.

## ON-JOB TRAININGS

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- AML and KYC certificate course from IIBF (Indian institute of banking and finance) (April'24)
- MS Excel (July'24)
- Fraud & Investigation (Jan'22)

## ADDITIONAL EXPERIENCE AND AWARDS

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- ✓ Got recognized by Senior Management for Highlighting for evaluate fraud by detecting and investigating the multiple applications sourced with unique issues which led to strict Action done against the perpetrator and minimize the financial losses.
- ✓ Received League of champions certificates twice from higher management

## Personal Profile

- Date of Birth : 15 Nov 1993
- Father's name : Late Mr. Gyan Singh
- Mother's name : Mrs. Jagmati Devi
- Nationality : Indian
- Languages : English And Hindi
- Hobbies : Playing Badminton, Football and Listening songs
- Qualities : Leadership, Hardworking, Dedicated and Team player

I hereby declare that the above information is true, to the best of my knowledge.

**PLACE: Delhi**

**DATE:**

**Sumit Kumar**

