

ROSHAN AGARWAL

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PROFESSIONAL SUMMARY

Risk Analyst with experience in internal audit, risk assessment, and compliance reviews across retail and manufacturing sectors. Strong exposure to internal financial controls, vendor documentation review, and regulatory framework evaluation. Seeking to transition into AML & Compliance roles with focus on risk-based assessment and governance strengthening to leverage analytical and investigative skills in AML, transaction monitoring and financial crime prevention roles.

WORK EXPERIENCE

KPMG India
Risk Analyst

June 2024 – Present
Gurugram, India

- Delivered risk advisory engagements focusing on internal controls and compliance frameworks.
- Conducted internal audits to evaluate control effectiveness and identify compliance gaps.
- Reviewed vendor onboarding documentation to assess due diligence adequacy and policy adherence.
- Evaluated procurement and payment cycles to identify control weaknesses and risk indicators.
- Tested Internal Financial Controls (IFC) to ensure alignment with regulatory standards.
- Prepared structured audit reports including risk ratings and remediation tracking for senior management.
- Coordinated with clients to strengthen governance and compliance processes.
- Investigated operational and financial control gaps through data review, documentation analysis.
- Experience in reviewing large sets of documentation and transactions.
- Ability to identify red flags and escalate risks through structured reporting.

CERTIFICATIONS

- Certified Financial Planner (CFP) – Level 1 (Cleared in first attempt)
- NSE NCFM – Investment Analysis & Portfolio Management

CORE SKILLS

- Internal Audit & Risk Assessment
- Regulatory & Policy Compliance Review
- Vendor Documentation Review
- Internal Financial Controls (IFC) Testing
- Risk Identification & Process Evaluation
- MS Excel & Financial Analysis

AML/KYC KNOWLEDGE

- Understanding of AML Concepts: KYC, CDD, EDD, Transaction Monitoring, Risk Score
- Awareness of financial crime typologies.
- Basic Knowledge of Regulators & regulatory expectations in financial compliance
- Suspicious Activity Identification
- Documentation & Evidence Review

EDUCATION

(B. Com) – Delhi College of Arts & Commerce, University of Delhi (2021 – 2024) | CGPA: 7.70

AISSCE (Class XII) – RKS Vidya Mandir (2021) | 97.4%

AISSE (Class X) – Dhanbad Public School (2019) | 93%

EXTRA CURRICULAR AND AWARDS

- **Finalist:** Mock stock competition conducted by **Hansraj College**.
- Conducted **financial literacy sessions** in rural areas around Delhi NCR.
- Certificate of Appreciation in District level Badminton competition.
- Attained **1st Position** in Inter house Kabaddi competition.