

A highly motivated results-driven Senior Analyst with 3+ years of experience in financial services, specializing in anti-money laundering (AML) compliance. Proficient in reviewing and giving keen attention to details for end-to-end review. Strong analytical skills with a proven track record of identifying suspicious activities and facilitating to ensure adherence to regulatory standards.

Work Experience

Bank of America, Gurugram

May'21 - Current

Senior Team Member

- Transaction monitoring on cash transactions more than \$10000 and reporting them with appropriate cash, conductor and beneficiary details with appropriate status to FINCEN
- Research and identify reporting status of all the transactions received on OneSumX
- Updating conductor and beneficiary details from interact and verifying for valid IDs used
- To identify red flags for money laundering, terrorist financing, fraud, and anomalies indicative of suspicious activities and escalating them for second level review to FINCEN by submitting TRM
- Contacting the financial centres in case required for confirmation of correct amount and customer details
- Issuing appropriate errors to financial centres for incomplete/missing information
- Analyse high-risk transactions and client profiles to ensure compliance with AML regulations and internal policies
- Periodic review and screening of documents and PEP screening using EDD
- Work adhering to laws, regulations of AML like BSA Act, USA PATRIOT Act, etc
- Working according to SLA requirements set by the regulatory bodies
- Conducting process training for new hires and existing associates to enable them understand the process end to end
- Participate and contribute on All Site Leader calls by giving valuable suggestions to improve overall efficiency and accuracy of the process
- Collaborate and lesion with onshore delivery partners to write and update procedures to ensure accurate reporting
- Working with the team, reviewing performance reports and taking appropriate actions as required.
- Engaged in team discussions to enhance transaction monitoring processes and improve alert resolution times.

Achievements

- Working on becoming an SME and thus handling several reports and performance of the team
- Recognized on raising an issue of the financial centres according to procedures which improvement of centres as well team
- Recognized with gold award for excellent contribution in volume completing as well as collaboration with the onshore team as and when required in Q1'24 & Q2'24
- Recognized by my leaders and colleagues for the valuable contribution into the process

Professional Certificate

Certified Investment Banking Operations Professional, Imarticus Learning, New Delhi

July 2022 - Dec'22

- AML & KYC includes:
 - a) FATF and its recommendations
 - b) Customer Due diligence & Enhanced Due Diligence
 - c) OFAC
- Financial markets – Capital Market, Money Market, Derivatives Market, Forex Market
- Trade Life cycle – Exchange TLC & OTC trade life cycle

Academics

- Pursuing MBA Finance from Delhi University (2023 - Current)
- M.com (Banking & Finance) from Delhi University (2020- 2022)
- B.com hons from Delhi University (2017 – 2020)
- Intermediate in commerce from CBSE Board
- Matriculation from CBSE Board

Skills

- Proficient in MS Office (PowerPoint, Excel, Word)
- Perfectionist
- Communication skills (Written and verbal English)
- Responsible and Accountable
- Attention to detail
- Transaction Monitoring Systems
- Giving presentations to clients and team
- Team management