

## **Abhishek Kumar**

Email: [abhishekkumar009129@gmail.com](mailto:abhishekkumar009129@gmail.com)

Phone: 9990609129

### **Profile:**

Detail-oriented and certified AML/KYC professional with over 7 years of experience in private and corporate client onboarding, regulatory compliance, and risk assessment. Proven track record of executing end-to-end onboarding processes while ensuring strict adherence to global AML/KYC regulations, including FATF, FinCEN, and EU AML directives. Adept at managing high-risk cases, conducting due diligence, and working with cross-functional teams to mitigate compliance risks.

### **Work Experience:**

#### **Genpact India (September 19, 2024 – September 21, 2025)**

##### **Designation – Business Analyst**

- Led the end-to-end AML/KYC onboarding process for a diverse portfolio of clients, encompassing private/individual clients (HNWIs, UHNWIs).
- Manage onboarding of high-net-worth individuals (HNWI) and corporate clients, ensuring compliance with global AML/KYC standards.
- Perform due diligence and verify the identity of new and existing customers, ensuring compliance with KYC regulations.
- Review customer profiles, monitor transaction activity, and categorize customers based on risk level (e.g., low, medium, or high).
- Monitor customer transactions for suspicious or unusual activity that could indicate money laundering or other illicit behavior.
- Prepare Suspicious Activity Reports (SARs) and report findings to the appropriate regulatory authorities as required.
- Ensure that the institution adheres to regulatory requirements such as the USA PATRIOT Act, the Financial Action Task Force (FATF) recommendations, and local AML laws.
- Screen customers and their transactions against global sanctions lists (such as OFAC, UN, EU sanctions lists) to identify individuals or entities that may be involved in illegal activities or subject to restrictions.
- For high-risk clients, including politically exposed persons (PEPs), high-net-worth individuals, or those from high-risk jurisdictions, carry out Enhanced Due Diligence.

#### **EXL Services Pvt. Ltd. (October 31, 2023- September 15, 2024) Designation –**

##### **Senior Associate**

- Performed in-depth KYC reviews including identity verification, Source of Wealth (SoW), and Source of Funds (SoF).
- Assisted in the collection, verification, and authentication of KYC documentation for both individual and corporate clients.
- Proficient in conducting comprehensive due diligence and KYC reviews to ensure compliance with AML regulations and mitigate risk
- Experienced in analyzing customer profiles, transactions monitoring, and account activity

to identify suspicious behavior and potential money laundering activities

- Skilled in utilizing AML software and databases to perform enhanced due diligence and sanction screening.
- Strong understanding of regulatory requirements, including FATF guidelines, FinCEN regulations, and local AML laws.
- Experienced in conducting periodic reviews and updates of customer information to maintain compliance with regulatory requirements.

### **Tech Mahindra Pvt. Ltd. (August 22, 2022 – October 30, 2023)**

**Designation** – Senior Associate

- Assisted with the collection and verification of KYC documentation for new and existing clients.
- Lead onboarding of high-net-worth and affluent individual clients, ensuring full compliance with global and local AML/KYC regulations.
- Review client-submitted documentation, including passports, national ID cards, utility bills, bank statements, and income verification letters.
- Conducted initial due diligence on individual and corporate clients, identifying missing information and discrepancies.
- Investigate and resolve discrepancies in customer data, working closely with relevant stakeholders.
- Provide training and guidance to junior team members on KYC procedures and compliance standards.
- Conduct periodic reviews of existing customer profiles to ensure ongoing compliance with regulatory requirements.
- Communicate effectively with clients to obtain additional information or clarification when required for the KYC process.

### **Webhelp India (August 01, 2019 – August 19, 2022)**

**Designation** – Contact Center Associate

- Supported end-to-end onboarding of Private and corporate clients across various entity
- Conduct through Know Your Customer (KYC) reviews to ensure compliance with regulatory requirements and company policies.
- Managed the complete client onboarding lifecycle for private banking, corporate, institutional clients, ensuring compliance with internal policies and external AML/KYC regulations.
- Manage end-to-end onboarding process for new clients, including document verification, risk assessment, and due diligence procedures.
- Collaborate with cross-functional teams, such as legal, compliance, and risk management, to address any KYC-related issues or concerns.
- Develop and maintain comprehensive customer profiles, ensuring accuracy and completeness of information.

### **Concentrix Daksh India Pvt. Ltd. (July 16, 2018 – January 04, 2019)**

**Designation** – Customer Representative

- Managed the full client onboarding lifecycle for private banking, corporate, and institutional clients, ensuring alignment with AML/KYC regulations and company standards.

- Oversaw the complete onboarding process for new clients, including document verification, risk assessment, and due diligence activities.
- Partnered with cross-functional teams such as Legal, Compliance, and Risk to resolve KYC-related queries or issues.
- Conducted thorough KYC (Know Your Customer) reviews to ensure compliance with regulatory requirements and internal policies.

## **Skills**

- **AML/KYC Expertise:** Client Onboarding (Individual & Corporate), Enhanced Due Diligence (EDD), Customer Due Diligence (CDD), Ultimate Beneficial Ownership (UBO) Identification, Source of Wealth/Funds Verification, PEP Screening, Sanctions Screening (OFAC, UN, EU), Adverse Media Analysis, Risk Assessment, Transaction Monitoring.
- **Regulatory Knowledge:** FATF Recommendations, PMLA (Prevention of Money Laundering Act), FinCEN Guidelines, BSA (Bank Secrecy Act), EU AML Directives.
- **Tools & Systems:** KYC/AML software- World-Check, Compliance, Refinitiv, LexisNexis, Salesforce, Tableau
- **Analytical Skills:** Critical Thinking, Problem-Solving, Data Analysis, Investigative Research.
- **Interpersonal Skills:** Client Relationship Management, Communication (Written & Verbal), Collaboration, Stakeholder Management.
- **Technical Skills:** Microsoft Office Suite (Excel, Word, PowerPoint, Outlook).

## **Education:**

MBA (2015-2017) from Galgotias College  
B.Com (H) (2012-2015) from Galgotias University  
12<sup>th</sup> (2011-2012) Priyanka Modern School  
10<sup>th</sup> (2008-2009) Adarsh Public School

## **Personal Details:**

**Date Of Birth:** June 05  
**Father's Name:** Mr. Anil Chauhan  
**Languages Known:** Hindi, English  
**Address:** H-1162, Gaur Yamuna City, Greater Noida

## **Declaration:**

I hereby solemnly affirm that all the details provided above are true to the best of my knowledge.

***Abhishek Kumar***