



KUMAR MAYANK

- MANAGER

MANAGER

💡 PROFILE • ABOUT ME

I am a Post Graduate Banking Professional has nine years of extensive banking experience in various roles.

Presently, I am working with IndusInd Bank in AML domain where I am leading a team of AML Analysts who are responsible for monitoring and investigation potentially suspicious transactions and also assisting team to meet or exceed quality and production goals.

Prior to this, I have worked with HDFC Bank, RBL Bank and ICICI Bank, where I was responsible for various processes like transaction monitoring, customer onboarding, performing CDD and EDD, identifying and researching the patterns and anomalies in complex transactions.

✉️ EDUCATION

Post Graduate Diploma, Banking and Finance

ICICI Manipal Academy of Higher Education
Bengaluru, Karnataka

Completed
July 2015

Bachelor of Commerce, Accounts (Hons.)

Patna University
Patna, Bihar

Completed
March 2011

💼 WORK EXPERIENCE

IndusInd Bank

July 2023
- Current

Manager

Gurgaon, Haryana

- Leading a team of 10 AML Analysts responsible for monitoring and investigating potentially suspicious transactions.
- Developed and implemented new AML policies and procedures, resulting in a 15% reduction in false positive alerts.
- Conducting regular audits of AML processes and procedures to ensure compliance with regulatory requirements.
- Preparation and submission of SARs to regulatory authorities.
- Mentoring and training team members on AML best practices and regulatory requirements.
- Assessment of analyst performance and analyzing production data.

HDFC BANK
AML/KYC Analyst

June 2020
- November 2022

- Noida, Uttar Pradesh
- 91.8076696839
- kumarmayank150192@gmail.com

SKILLS

- MS Office
- Power BI
- High-Risk Account Reviews
- Public Speaking
- Team building and management
- Quick Learner
- Planning and Research Skill
- Positive Attitude

LANGUAGES

- English
- Hindi

PERSONAL INFORMATION

Birthday:

January 15, 1992

Nationality:

India

Gender:

Male

Delhi, Delhi

- Responsible for identifying and researching the patterns, trends and anomalies in complex transactions and customer data to detect, prevent, mitigate and report suspicious activity related to money laundering, terrorist financing and structuring of funds.
- Investigating the source and destination of funds to ascertain legitimacy of funds and its use, from account level investigation to customer level investigation and linked counterparts
- Lead training and onboarding initiatives, identifying process errors and implementing improvements.
- Analysis of client source of wealth & net worth with regards to suitability to the Firm and also performing analysis on payment patterns & transaction history to reconcile discrepancies.
- Performing Enhanced Due Diligence on customers deemed high risk, and suggested account restrictions or account closures based on risk to the organization.
- Collecting and examining financial statements and documents to assist in identifying unusual transaction patterns.

RBL BANK

January 2019
- June 2020

Deputy Manager

New Delhi, Delhi

- Monitoring transactions of priority clients of all the segment of the bank including resident savings account, resident current account and non-resident accounts.
- Implementing and maintaining appropriate KYC and enhanced due diligence compliance standards.
- Conducting periodic reviews of the accounts of Special Category Customers, such as PEPs and other high-profile individuals.
- Conducting transaction monitoring and analysis to identify suspicious activity or fraud patterns.
- Hands on experience on complete KYC lifecycle of client onboarding in banks including stages of initial data collection, monitoring of transaction and risk management.

ICICI Bank Ltd

August 2015
- January 2019

Compliance Auditor (June 2017- January 2019)

New Delhi, Delhi

- Implementing and maintaining appropriate KYC and enhanced due diligence compliance standards.
- Conducting compliance reviews for accounts and transaction activities across bank branches.
- Reviewing banking records and KYC documents and conducting due diligence reviews for existing customers as well as customers on boarding.

- Performing KYC Due Diligence/ EDD/ CDD/ Compliance on customer accounts.
- Handling remediation process for Private banking customers.
- Knowledge of KYC template, AML and KYC policies, Sanctions, Screening.
- Knowledge and experience in performing SOX audits.

Assistant Manager (August 2015- June 2017)

- Handling all banking operational work and front desk services along with CRM.
- Knowledge of all banking processes, transaction processing (payments,receivables, FX outward remittance), Loans (HL, PL, Mortgage,GoldLoans) processing and disbursement.
- Monitoring of sales practices and risks by sales team. Review of sales processes starting from, KYC documents sourcing to profiling of the sourced customer.
- Implementation of regulatory guidelines as per updated circulars.
- Review of Branch office operations and tasks conducted by branch officials.

EXTRA CURRICULAR ACTIVITIES

- Successfully implemented training programs that improved SLA adherence by 25%.
- Led a remediation project that reduced compliance errors by 30%.
- Received multiple performance awards for exceptional AML investigation quality and team leadership.

DECLARATION

I, Kumar Mayank, hereby declare that the information contained herein is true and correct to the best of my knowledge and belief.

KUMAR MAYANK - MANAGER