

UJJAVAL BHOLA

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SUMMARY:

Experienced AML/KYC Compliance Analyst with a strong background in conducting KYC Onboarding, Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Periodic Review and Remediation. Skilled in verifying customer identities, assessing risk profiles and ensuring compliance with AML regulations throughout the customer lifecycle. Proficient in sanctions screening, PEP checks and adverse media analysis using tools like World-Check and LexisNexis.

SKILLS:

- End-to-End KYC Onboarding and Remediation
- Periodic Review and Transaction Monitoring
- Banking Operations and Customer Service

EXPERIENCE:

KPMG Global Services

SEP 2024- MAR 2025

Financial Crime Consultant

- Managed end-to-end KYC onboarding for customer profiles, ensuring timely and compliant documentation handling in accordance with regulatory guidelines
- Conducted due diligence on high-risk customers, analyzing profiles and transactional behaviour to identify potential AML violations or red flags
- Performed transaction monitoring and customer investigations to facilitate financial crime and other illegal activity
- Assessed financial crime risks using industry-standard AML tools such as World Check and Lexis Nexis, contributing to robust risk mitigation and compliance efforts

INK IT Solutions - contractual role

JAN 2024- JULY 2024

Sr. Analyst Compliance

- Worked for a UK-based client to perform Customer Due Diligence (CDD), conduct compliance reviews and monitor accounts using internal systems
- Managed updates to customer profiles classified as Medium and Low risk, ensuring accuracy and compliance with internal policies
- Performed client data verification and research using resources such as Companies House and Experian
- Validated the source of funds by utilising transaction analysis tools to ensure accuracy and compliance

AWC Software Pvt Ltd**MAR 2021- JAN 2022****Functional Consultant**

- Gained a strong understanding of key modules such as General Ledger, Accounts Payable and Accounts Receivable
- Actively applied my learning by working on real-time tasks, including transaction processing, data validation and financial reporting

Deloitte Tax Services**NOV 2018- NOV 2019****Tax Consultant**

- Implemented Oracle Fusion Tax solution to automate indirect tax calculation (VAT, Sales and Use Tax) across receivables modules
- Configured tax regimes, rates, jurisdictions and tax rules in Oracle Fusion Tax
- Prepared detailed BRDs based on client requirements and business goals
- Performed cross-environment testing to verify functionality ahead of go-live
- Identified and resolved defects to ensure quality and meet client expectations

WNS Global Services**AUG 2017- SEP 2018****Sr. Operations Associate**

- Conducted thorough customer identity verification and documents assessment for Bitcoin purchases, ensuring compliance with AML and KYC regulations
- Performed detailed investigations using internal research tools to detect and analyze suspicious financial activities
- Analyzed high-risk transactions to identify possible money laundering patterns and financial crime risks, assessing account behaviours and transaction histories for any unusual activity

RBS Business Services**FEB 2015- DEC 2016****Operations Associate**

- Responsible for analyzing customer transactions, identifying suspicious behaviour involving credit/debit cards, online banking, payment fraud, identity theft and scams, ensuring compliance with AML and fraud prevention protocols
- Worked closely with internal teams to proactively identify, assess and mitigate potential financial crime risks
- Analyzed customer profiles and transactional behaviour generated through both automated and manual alerts

EDUCATION:

- Post-graduation in Finance (2012- 2014) from Jaipuria Institute of Management
- Bachelor's in Business Administration (2009- 2012) from Lucknow University