

Amit Kumar Singh
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OBJECTIVE

Aspiring for a challenging position, which will enable me to continuously learn, create, innovate and simultaneously contribute to the short and long-term goals of the organization effectively using technological & managerial skills.

PROFILE SUMMARY

- Experienced **AML & Fraud Risk professional** with over 6 years of expertise in **transaction monitoring, STR filing, FIU-IND reporting, and fraud investigation** across digital and card channels. Skilled in **compliance governance, law-enforcement coordination, and risk analytics** to ensure adherence to **RBI and FIU** regulatory frameworks. Proven track record in identifying suspicious activities, enhancing process efficiency, and supporting financial crime prevention.

Work History

RBL Bank: Jul 2023-Till Present **Deputy Manager in Fraud & Vigilance**

- Highly vigilant in identifying potential issues, maintaining accuracy in tasks, and ensuring adherence to company policies, enhancing operational efficiency and risk management.
- Monitor and investigate customer credit card accounts and dispute cases for fraudulent activity.
- Oversee process management related to **Law Enforcement Agencies (LEA)** and Cybercrime within the **Ministry of Home Affairs (MHA)**.
- Handle grievances from **RBI and law enforcement agencies** across India.
- Collaborate with **Compliance and AML teams** for **FIU-IND responses** and LEA case coordination under the Vigilance department.
- Prepare and update SOPs for **MHA portal processes** including debit freeze and lien marking on accounts.

Paytm Payment Bank Limited: Jul 2020-April 2023 **AML and Fraud Analyst**

- Conducted **Suspicious Transaction Report (STR)** preparation and filing via **Jokata** in compliance with **FIU-IND** and **RBI** regulatory requirements.

- Maintained **STR/SAR documentation** and supported regulatory submissions and internal audit queries.
- Provided oversight and execution of AML transaction and account monitoring surveillance.
- Identified multiple significant cases, red flags and patterns associated with the laundering of illicit funds.
- Performed risk-based analysis and remediation for business and consumer accounts per banking guidelines.
- Conduct enhanced due to diligence reviews to identify, mitigate, identify and report potential money laundering risk.
- Transaction monitoring of assigned accounts to assess potential suspicious activity on the account, such as money laundering.
- Identified data anomalies as they relate to AML initiatives, AML/BSA AML/RBI regulation and industry best practices for AML/RBI analysis.
- Monitoring real-time queries and identify high-risk transactions to reduce potential monetary losses.
- Observe customer transactions to identify fraudulent activity and interact with banks to validate the cancel authorizations.
- Monitor system bases suspicious account alerts and take actions accordingly.
- Analysis of reported fraud data and update limit/ threshold or other necessary changes to mitigate fraud at our platform.
- Raising chargeback in Debit Card fraud and reporting to NPCI (UPI & CTO) for further monitoring.
- Determining existing fraud trends by analyzing accounts and transaction

TECHNICAL & COMPLIANCE SKILLS

- **Regulatory Compliance:** STR/SAR Filing, FIU-IND Reporting, AML Transaction Monitoring, EDD/CDD, Fraud Risk Analysis
- **Tools & Systems:** Jokata, Vision Plus, MHA Portal, MS Excel
- **Core Competencies:** Research Skills, Attention to Detail, Decision-Making, Strong Analytical Skills, Team Collaboration

Pinkerton (Corpgen-3rd party payroll) - Gurugram, Haryana

Report Writing, 04/2019 - 04/2020

- Completed full background investigations for corporate clients needing pre-employment and updated screenings.
- Checked criminal backgrounds court records reported work history and credit information.

- Compiled findings and submitted individualized reports back to clients for employment offer determinations

One Click Stays Private Limited(Oneclikk.com)- Gurugram, Haryana

Operation Executive, 01/2017 to 06/2017

- Issue Resolution
- Taking care of Advanced payment to supply Partner
- Subject matter expert
- Out bounding Calls
- Hotel Acquisition
- Maintaining Sheet
- Payment decision

SKILLS

◆ Research skills	◆ Attention to detail	◆ Team player
◆ Decision-making	◆ Knowledge of Microsoft Excel	◆ Quick Learner
◆ AML (Transaction Monitoring)	◆ SAR reporting	◆ Fraud identification techniques
◆ Transaction Monitoring	◆ Strong analytical skills	◆ Details oriented

ACADEMIC CREDENTIALS

- ✓ B.Tech (Bachelor of Electrical Engineering) (2015) from Synergy Institute Engineering & Technology(BPUT).
- ✓ Intermediate (2010) Vikasvidya Niketan Visakhapatnam (CBSE)
- ✓ Matriculation (2008) from Krishna Sudarshan Central School, Jharkhand (CBSE Board)

DECLARATION- I hereby declare that the above given information is true and correct to best of my knowledge.

Place-Delhi

Signature-

Date -