

# RAHUL ANAND



 Noida, Uttar Pradesh 201301

 <https://bold.pro/my/rahul-anand-240318134733/448r>

 9871410871

 [rahulanand033@gmail.com](mailto:rahulanand033@gmail.com)

AML/KYC/CDD/EDD bringing Overall 3.6 years of expertise in Banking operations in Remediation customer services, Global Payment processing, Regulatory Compliance(AML/KYC), Sanctions Screening, Fraud investigation. I possess excellent analytical and problem-solving abilities, coupled with a deep understanding of financial systems and regulatory compliance.

## Skills

NISM Certified

MS EXCEL

Anti Money Laundering Concepts: AML,KYC and Compliance

## Work History

2021-08 - Current

### **Working With IEnergizer**

*Sanction Screening Analyst, NOIDA*

- Conduct comprehensive OFAC sanctions screening on transactions to ensure compliance with regulatory requirements.
- Investigate and resolve potential matches and unusual activities, collaborating with internal business partners.
- Develop and implement internal controls and procedures to mitigate risks associated with sanctions violations.
- Prepare detailed reports and documentation for internal and external audits.
- Responsible for identifying and researching the patterns, trends and anomalies in complex transactional and customer data to detect, prevent, mitigate and report suspicious activity related to Money Laundering, Structuring and Terrorist Financing
- Ensure proper investigation of suspicious transactions or money laundering alerts through system applications (like Browser Main Menu)
- Responsible for identifying the source and utilization of wealth of the customers.
- Record Suspicious Activity Reports (SAR) and investigate.
- Performing screening on customers and connected parties to

identify negative news such as financial crime, politically exposed person (PEPs) and sanctions using World Check, RDC and Google, Norkom search.

- Comparing and detecting any differences in KYC data provided and reaching out to branch correspondence for information and escalating any discrepancies.
- Performed Enhanced Due Diligence on customers deemed high risk and suggested and account closures based on the risk to the institution.
- Adequate usage of Country risk matrix, OFAC sanctioned individuals and entities.

**2019-03 - 2019-09**

## **KYC Analyst**

*ICICI Bank, NOIDA*

- Performing periodic reviews of KYC records on the corporate accounts of the client with documentation required.
- Performing due diligence of new and existing clients covering a wide range of different client types including; Listed and Regulated, small/medium/ large private and public companies as well as more complex structures such as; SPVs, Co-operatives, Foundations and Funds, Governments, Joint Ventures, etc
- Performing the Risk Assessment of client to be Adopted/Reviewed.
- Optimized level of screening the customers with the verified due diligence standards complied with as per the risk rating factors.
- Communicating effectively and efficiently with relevant internal and external parties to obtain KYC documents.
- Amending to the regulatory requirements with respect to the updated policies and procedures as per the internal compliance
- Verifies all aspects of Client Identification Program (CIP) and necessary account opening documents are provided and in accordance with know Your Customer (KYC), USA Patriot Act and Bank Secrecy Act (BSA) standards.
- Responsible for providing regular MIS and ad-hoc information/reports on client base as well as on selected KYC cases/files as requested
- Researched and verified the parties involved in suspicious activities against various database, LexisNexis, Bridger, World Check and Google Search.
- Identified accurate risk rating for individual/non-individual accounts to highlight high risk jurisdictions - Sanctioned countries, cash intensive/high risk businesses and Politically Exposed Persons (PEPs) or Relatives or Close Associates (RCAs).
- Documenting the research and analysis related to the financial activity and related entities of the client
- Performed appropriate and confidential handling of sensitive information.

- Ensuring quality reviews are completed within the stipulated time frame and defined service level agreements.

**2018-06 - 2019-02**

### **Product Executive**

*Hinduja Leyland Finance, NOIDA*

- Maintaining healthy and profitable relationship with dealers of Faridabad Location
- Ensuring timely disbursement of cases and dealer payments
- Managing and Encouraging Marketing agents to generate business from showrooms
- Handling Customer queries and managing customer relation for smooth and future business as well
- Preparing reports and monitoring DSR reports made and submitted on time by team
- Coordination with Credit and operation team for smooth disbursement of cases.



## **Education**

---

**2016-04 - 2018-04**

### **PGDM: Marketing & Finance**

*Jaipuria Institute of Management - Noida*

**2015-04**

### **B.Com (Hons)**

*Galgotias University*

**2012-09**

### **XII**

*Buxar High School*

**2009-03**

### **X th**

*Residential Public School*



## **Industrial Exposure**

---

Successfully completed 8 weeks of Industrial Training from Safexpress Pvt. Ltd, NEW DELHI in operations department Specifically In catering the needs of vendors and checking and reporting their performance timely to concerned person. Have exposure in interacting with MS Excel and Company's ERP System., New Delhi, 2017