

SUDHA PADMINI GOWRAVAJJALA

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PROFESSIONAL SUMMARY:

AML/KYC Professional with 8+ years of experience in transaction monitoring and regulatory compliance. Specialized in analysing complex transactional activity, adjudicating alerts, and performing PEP/sanctions screening (CDD/EDD). Focused on identifying suspicious behaviour patterns and maintaining financial integrity while consistently meeting strict SLA and regulatory requirements.

SKILLS:

- AML/KYC Compliance & CDD/EDD
- Transaction Monitoring & Alert Adjudication
- Sanctions, PEP, & Adverse Media Screening
- MS Excel (VLOOKUPS & Pivot Tables)
- Case Management & RFI Processing
- MIS Reporting & SLA Compliance

WORK EXPERIENCE:

J. P. Morgan Services India Private Limited

GFCC Detect/Report Specialist IV, Feb 2025 - May 2025

- Investigated system-triggered Anti-Money Laundering (AML) alerts to detect and prevent potential money laundering and terrorist financing activities.
- Analyzed comprehensive transactional activities—including cash deposits, withdrawals, wire transfers, Zelle, and ACH transactions—to identify potential suspicious behavior patterns.
- Collected necessary supporting documentation for investigations utilizing both internal databases and external search platforms.
- Executed adverse media screening, Politically Exposed Persons (PEP) screening, and reviews of individual customers and entities to identify potential matches.
- Performed in-depth analysis of potential matches generated through sanctions screening systems against various watchlists.
- Analyzed and adjudicated screening hits, distinguishing between true positives and false positives; escalated true positive alerts for further review and potential regulatory reporting requirements.
- Liaised with relationship managers and branch managers by raising Requests for Information (RFI) to establish the purpose of transactions or facilitate escalations.
- Processed work items in order of Service Level Agreement (SLA) priorities, ensuring timely issue escalation.
- Documented recommendation rationales within the case management system and ensured timely case resolution.

Protiviti India Member Private Limited

Consultant 3, Jan 2023 - Dec 2024

- Directed the effective identification and monitoring of anomalies within complex transactional bank data, reporting suspicious activities related to money laundering and terrorist financing.
- Gathered and documented data, including alerting activities, transactional information, and KYC details, utilizing both internal and external search platforms.
- Evaluated historical and current customer transactions, compiling comprehensive summaries of transactional activity.
- Conducted adverse media searches and sanctions screenings on customers, analyzing and documenting negative news findings.
- Identified risks accurately and escalated high-risk findings (e.g., PEPs, high-risk global jurisdictions, SDN/OFAC matches) to appropriate levels for further action.
- Performed thorough end-to-end client reviews utilizing available information and engaged with relationship managers by submitting Requests for Information (RFI) for missing details.
- Prepared and submitted narrative summaries of findings and evidence for individual cases to facilitate closure or escalation processes.
- Executed quality checks on alerts (CDD, EHRR, and PRE) completed by team members.
- Ensured the timely completion of client reviews, preventing breaches of Service Level Agreements (SLA).
- Prepared and updated the daily Management Information System (MIS) reports for the entire team and top management.

Xforia Technologies Private Limited

Senior KYC Executive, May 2022 - Dec 2022

- Executed and reviewed Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) investigations, conducting risk-based periodic client reviews.
- Performed external searches to verify client licensing, registration, and regulatory status based on their country or location of adoption.
- Identified all related parties, directors, Ultimate Beneficial Owners (UBOs), and controlling parties associated with client accounts.
- Conducted comprehensive screening of customers and related parties to identify negative news, adverse media, Politically Exposed Persons (PEP) status, and sanction matches.
- Acquired and drafted documentation for customer Source of Funds (SOF) and wealth utilization.
- Investigated and reported high-risk clients, including those identified as Politically Exposed Persons (PEPs).
- Ensured the timely completion of client reviews within due dates, facilitating efficient client onboarding processes.
- Acted as a Team Facilitator, providing training to new employees on role responsibilities and resolving inter-team queries.

Deloitte India LLP

Executive, Jun 2021 - Jan 2022

- Analysed customer transactional data, including cash deposits, withdrawals, and wire transfers for purpose identification and suspicious activity detection.
- Reviewed and investigated transaction alerts from Transaction Monitoring system.
- Conducted customer screenings and initiated reviews based on findings, escalating true matches to appropriate units with documented reports.
- Identified customer KYC information along with related parties, including Ultimate Beneficial Owners and authorized signatories.
- Assessed Source of Funds and Source of Wealth for clients based on risk levels.
- Checked for SAR Reports and redirected them to respective teams.

Axis Bank Limited

Customer Service Officer - KYC Onboarding Executive, Aug 2020 - May 2020

- Prioritized high-risk customers for enhanced due diligence, followed by medium and low risk reviews.
- Coordinated collection of client-specific information to support onboarding processes.
- Executed ongoing customer due diligence prior to account openings, maintaining KYC records.
- Monitored transactions to prepare Cash Transaction Reports and Suspicious Transaction Reports.
- Ensured timely processing of banking transactions, including funds transfers and account openings.
- Facilitated management meetings and developed presentations based on directives from leadership.
- Conducted periodic updates of KYC records for assigned mapped book customers.

EDUCATION:

Master of Business Administration (MBA) | SRK Institute of Technology,
Vijayawada | 2014

CERTIFICATIONS:

Financial Crime Compliance Suite | Udemy

- Transaction Monitoring for Fraud Prevention, AML and CTF
- End to End AML KYC (Anti Money Laundering and KYC)
- The Ultimate guide to Money Laundering and AML Compliance