

Kumar Gaurav

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Noida, INDIA 201301

EXPERIENCE

01/2024-08/2025

Team Leader

BA Continuum Solutions Pvt. Ltd. / Gurgaon

- **Maintain team record** of daily, weekly, monthly productivity & accuracy reports.
- **Analyze client data** from both public & internal sources to ensure compliance with KYC requirements.
- Applying **various due diligence** such as Customer Identification, Standard Due Diligence, Enhanced Due Diligence & Specialized Due Diligence. Identify discrepancies in KYC records & recommend amendments to compliance team.
- Making sure all **cases & reviews meet SLA's**.
- **Handle & maintain** client confidential documents.
- Comprehend client KYC Risk Factors & **draft overall risk summary**

02/2022-06/2023

Sr.Team Lead

SAXO GROUP INDIA PVT LTD | Gurgaon

- **Implementing Global Regulatory Risk & Compliance Operation** structure.
- **Implementing** laws & regulations on document verification as per **SOP**.
- **Attend directive quests board – add hoc requests** from Clients & Managers.
- **Continuously updated with frequent law** changes & ensuring are aligned with other global regions.
- **Manage high volumes spikes**, ensuring it is within the agreed SLA.
- Daily control dashboards **analyze volume, quality checks, production individual team performance**.
- **Continuous process improvement** frame work & business excellence including PKT.
- **Perform quality result analysis** to identify potential procedures gaps, develop plan to address them & if necessary, initiate & execute a PIP.
- **Meetings and KPI** cover capacity, headcount, volumes, reviews, handling time,SLA,client approval,forecast,team governance structure&recruitment back-fill.
- Ensuring **alignment to multiple stakeholders**.
- Managing escalations & ensuring **deliverable targets**.
- Motivate, delegate, create backups, & build career plan for team members, driving value-added ideas and **enhancing improvement scope**.
- **Monthly1:2:1meetings**toestablishconnectionswithanalysts, discussing concerns,doubts,processes,issues,numbers,and other necessary subjects.
- Part of **client calls to enhance business relationships**, identify process improvements and suggest tool enhancements including feature requests, to boost new business.

09/2020-02/2021

Team Leader

AMERICAN INFOSOURCE BUSSINESS SOLUTIONS | Gurgaon

- **Lead comprehensive KYC remediation & renewal** process for various institutional clients from North America & European regions.
- Worked with internal/external stakeholders on lifecycle events.



PROFESSIONAL SUMMARY

- Overall 15+years experience.
- 7yrs. of KYC/AML/Transaction monitoring for PEP,IDV,CDD,EDD.
- Exposure to Risk & Regulatory Investigations.
- Responsible for planning, executing,& delivering compliance activities.
- Excellent communication and Leadership skills.
- Executing fresh ideas to fuel bottom-line results.
- Tech-savvy with 100% client satisfaction.

COREQUALIFICATIONS

- Team Management
- People Management
- Client Life cycle Management
- AML/KYC/Transaction Monitoring
- Anti-money Laundering Trends
- Due Diligence
- Effective Communication
- Leadership Delivery Operations
- Internal Audits

ACCOMPLISHMENTS

- Risk Assessment - Developed and implemented effective risk assessment program, reducing incidents by 30%.
- Process Improvement-Created and implemented new compliance processes, increasing efficiency by 25%.
- Communication Skills-Established successful communication with internal and external stakeholders, leading to smooth audits and customer satisfaction.

CERTIFICATIONS

Diploma In Business Finance-
Investment Banking,
ICFAI University ,Hyderabad

MBA(INTERNSHIP)

In Automotive industry from
Industrial Finance Corporation
of India(IFCI)
Nehru Place, New Delhi

- **On boarding KYC off boarding.**
- Responsible for creating & **maintaining client database**, contacting them to gather necessary documents & information.
- **Provide regular updates to stake holders** on case status and progress.
- **Escalate quality or timeline issues** to management while adhering SLA.
- **Ensuring quality in accordance with agreed Standards**, verifying the due diligence of necessary processing steps, and reviewing the defined parameters in the process.
- Function the Remediation and Renewal process in Client On boarding Life cycle Tool which is divided into 4 stages – **Country Due Diligence, Minimum Due Diligence, Extra Due Diligence G Specialized Due Diligence.**
- **Prepare account due diligence report** and evaluate multiple transaction Accounts of the client to define AML & associated risks; frame due diligence Reports on related individual/non-individual parties along with information to perform screening & Identify PEP or negative media information.
- Fulfill **country-specific local due diligence** requirements across a variety of jurisdictions.

09/2013-01/2020

Team Support Specialist

BARCLAYS GLOBAL SERVICE CENTRE PRIVATE LIMITED | Noida

- **Worked as Compliance Assistant** in AML Investigations to collect and document data, including: alerting activity, account information, transaction al data, KYC information, politically exposed person (PEP) status, adverse.
- **Process the incoming client's application** in accordance with CDD/EDD.
- **Identify and escalate potential areas for process improvement** and system automation while KYC & AML stages as Placement, Layering & Integration.
- **Open source Due Diligence performed** considering various aspects of Global Regulators as Bank Secrecy Act (**BSA**), Financial Action Task Force (**FATF**), **ASIC, EMIR G FATCA.**
- Evaluate risks of various global clients to validate money laundering keeping **In perspective of regional Tax Authorities.**
- **Review and analyze Treasury Services**, Consumer, Commercial & Business banking customers.
- Recommendation rationale within the case management system **adheres to firm's quality standards.**
- Assisting US colleagues to impart AML knowledge to enhance **AML Investigation.**
- **Resolving team member's issues** & helping them to work on feedback imparted.
- **Monitoring team performance** & report to my manager on daily basis.
- Encouraging team to identify the areas of automation.
- **Assisted managers** in conducting AML investigation-based scenarios and consolidation of quality errors.
- Monitored, analyzed and investigated various transactions from detection scenarios such as wire transfers, cash activities & monetary instrument dealings of retail banking of customers to **identify potential money laundering activities by alert and case investigation.**
- **Handled client projects** with day-to-day communication and deliverable.
- **Supported the team in maintaining quality and achieving targets**, while providing feedback on improvements as additional responsibility.
- **Recommend Anti-Fraud Process** for challenging transition Pattern and Trends.
- **Resolve Queued transaction within the Service Level agreement** to reduce Potential loss revenue losses.

05/2006-03/2009

Senior Team Member

BACONTINUUM SOLUTIONSPVT. LTD | Gurugram

- Reporting for accounts such as CAPS Accounts New Accounts Acquisition, Loyalty Marketing, Portfolio Acquisition & Small Business Lending.
- Retrieving transactions from caps website & prepare respective reports and do funding entries.
- Reporting for Reward Programs & tools used were secure-transfer website, Excel, Congo's for vendors like Carlson, Affinion, Connexion & Les-Concierge for approvals.
- Invoice processing tools used are ERIBA Database, Shared mailbox, Check Request voucher, Purchase order, Vendor lookup. My role was to delegate the various invoices to other 2 team members & keep a follow up track as its turnaround time was 48hrs only.
- Parts of Infrastructure Reporting Team supporting Total Cost of Ownership Applications where Technology costs are aligned with applications to derive the total cost of owning each application. There ports display these aligned costs in several views, enabling both buyers and Sellers.

07/2003 - 05/2006

Team Member

IFLEX-EQUINOX | Gurugram

- Credit Decisioning / Boarding Terminals / Software's
- Worked as Verifier for the team tasks
- Escrow Analysis as per Consumer Price Index
- Preparation of Amortization Schedule & Pitching for Refinance
- Explaining Mortgage Insurance Premium and Private Insurance Premium.

EDUCATION

St. Paul's School | Hauz Khas, New Delhi

A.I.S.S.C.E: Commerce

S.R.C.C. | Delhi University, New Delhi

B.Com(H) : Commerce

Bajaj Capital | New Delhi

MBA : Investment Banking & Finance

LANGUAGES

English, Hindi : First Language