



AMIT KUMAR SAHA

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Professional Summary

Dynamic and detail-oriented Banking Operations & Compliance professional with over 4.1 years of experience across AML, KYC, International Payments, and Transaction Monitoring. Proven expertise in cross-border investigations, sanctions screening, CDD/KYC onboarding, SWIFT payment processing, and suspicious activity detection. Skilled in regulatory compliance, risk assessment, and operational excellence, with a track record of maintaining 100% quality and SLA adherence in high-pressure environments. Adept at leveraging leading financial crime prevention tools and collaborating with stakeholders to mitigate risks and safeguard institutional integrity.

Professional Experience

Senior Associate – National Australia Bank (NAB)

Global/International Payment Operations & Transaction Monitoring
Feb 2024 – Present

- **International Payments & Investigations**
 - Conduct in-depth investigations of failed, delayed, or suspicious cross-border payments using SWIFT MT/MX messages, GPI, and ITF systems.
 - Make critical decisions on Return of Funds (ROF) vs. Re-effect transactions, ensuring compliance with internal policies, AML standards, and customer protection.
 - Execute amendments, cancellations, recalls, fraud cases, and trace requests, ensuring accuracy and risk control.
- **Transaction Monitoring & AML**
 - Monitor real-time alerts and transactions for unusual patterns, potential money laundering, and fraud risk.
 - Escalate suspicious activity for AML investigation in line with global compliance policies and regulatory expectations.
 - Perform sanctions, embargo, and fraud checks on flagged transactions to ensure compliance with FATF, OFAC, and AUSTRAC requirements.
- **NAB Foreign Currency Accounts (NFCA)**
 - End-to-end management of NFCA, including reconciliation of 8–9 foreign currency Nostro accounts, FX conversions, and exception handling.
 - Execute account servicing requests: address amendments, overdraft adjustments, statement setups, and trading name updates.
 - Collaborate with bankers and compliance teams to resolve customer queries and risk-related account issues.

Tools & Systems:

PEGA, Intellimatch, PASYS, Power BI, ITF, ICP, GPI, SAA, GMM, EBOBS, NAB CONNECT, KAPITI, ABRS, SWIFT (MT/MX), Nostro/Vostro, RTGS

Process Advisor – Barclays Bank (via PersolKelly)

SME & Corporate Client Onboarding (KYC/AML/CDD)
Jan 2022 – Feb 2024

- Performed end-to-end onboarding and due diligence for SME and Corporate clients, ensuring compliance with KYC, AML, and CDD requirements.
- Conducted identity verification, financial crime screening, and adverse media checks using World-Check, Experian, Equifax, and Company House.
- Processed merchant onboarding applications (CLE, ADO, NEW, Failed Validation) with stringent regulatory checks.
- Carried out 3Ds activation (EPDQ), SOX, and DOCS compliance checks post-sanction to validate account setup integrity.
- Collaborated with risk and compliance teams to mitigate financial crime risks and prevent fraudulent onboarding.

Tools & Systems:

Salesforce, ADO Tools, Experian, Equifax, World Check, Company House, Company Watch, UCA, FULLSERVE, Mastercard V1 & V2, Adobe Reader Acrobat

Education

- Bachelor of Commerce – The University of Burdwan (2014)
- Higher Secondary – WBCHSE (2011)
- Secondary Education – WBBSE (2009)

Key Skills

- **AML & Compliance:** Transaction Monitoring, Sanctions Screening, Suspicious Activity Reporting, Fraud Detection, FATF/OFAC Compliance, AUSTRAC Guidelines, CDD/EDD, Risk Assessment
- **Soft Skills:** Strong Communication, Attention to Detail, Analytical Thinking, Team Collaboration, Multilingual (English, Hindi, Bengali)

Personal Information

- Date of Birth: 31-Jan-1994
- Marital Status: Married
- Hobbies: Listening songs/music, fitness, singing

Declaration

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

Amit Kumar Saha