

SHUBHAM KUMAR

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Summary

Experienced banking and finance professional with nearly 5 years of experience in transaction processing, financial operations, and compliance. Skilled in reviewing and validating system entries, ensuring accuracy and adherence to operational controls. Strong background in AML guidelines, customer due diligence, and KYC updates, with a proven ability to mitigate risk and support regulatory compliance.

Experience



Assistant Manager

PNB Housing Finance

Feb 2022 - Present (3 years 10 months)

- Comprehensive KYC and CKYC reviews for new and existing customers, ensuring full compliance with regulatory requirements and internal policies.
- Detailed customer due diligence (CDD) and enhanced due diligence (EDD) checks to identify and mitigate potential risks.
- Training and support to team members on KYC/AML standards, documentation quality, and regulatory updates..
- Monitoring and analysis of transactions to detect suspicious activity, aligning findings with AML guidelines and escalating cases as required.
- Collaboration with compliance and risk teams to implement and strengthen anti-money laundering controls.
- Improvement in operational workflows by identifying gaps and recommending process enhancements including introduction, implementation and testing of Salesforce CRM.
- Ensured high standards of confidentiality, accuracy, and due diligence across all financial operations and compliance tasks.



Team Lead

Mehr International Group

Jan 2020 - Jan 2022 (2 years 1 month)

- Delivered comprehensive offshore services to international clients, supporting them with regulatory procedures, documentation, and compliance.
- Assisted clients in obtaining export and import licenses, coordinating with relevant UAE authorities and ensuring adherence to legal and regulatory frameworks.
- Facilitated business setup processes in Dubai, including free-zone and mainland registrations, licensing renewals, approvals, and compliance checks.
- Managed sale and purchase transactions of properties in Dubai Silicon Oasis, ensuring proper documentation, verification, and alignment with regulatory standards.
- Performed thorough KYC checks, document verification, and customer due diligence to ensure compliance before processing business or property transactions.
- Ensured accurate and complete documentation management, including submission, tracking, and validation of client records for regulatory compliance.
- Coordinated with government bodies, free-zone authorities, and legal teams to streamline client processes and minimize operational delays.

Qualifications



Master's of Business Administration (M.B.A)

Marketing & International Business
Year 2018 -2020



Bachelor's of Business Administration (B.B.A.)

Accounting & International Business
Year 2015 -2018

Skills and Industry Knowledge

- KYC Verifications
- CDD/EDD
- Salesforce
- Kastle
- Talisma
- Ncore/Kiya

Honors and Awards



Business Champion - PNB Housing Finance

Jan 2025

Honored for demonstrating continuous process improvement, CRM testing initiatives, and successful implementation of Salesforce within the organization.



Service Champion - PNB Housing Finance

Aug 2024

Awarded the Service Champion Award for enhancing the website/portal functionality and significantly improving the overall online service experience.



Silicon Legend - Mehr International

June 2021

Honored with the Silicon Legends title for delivering exceptional post-sales service to clients across the India region.