

HIMANSHU DWIVEDI

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PROFESSIONAL SUMMARY

Results-driven KYC, AML, and Financial Crime Compliance Analyst with 7+ years of experience in KYC Onboarding, KYC Refresh (Periodic Review), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Sanctions Screening, Transaction Monitoring, and UBO identification. Proven expertise in onboarding individual and corporate clients, conducting periodic and trigger reviews, identifying financial crime risks, and ensuring compliance with global regulations including FATF, OFAC, FinCEN, and AML directives. Strong experience in risk assessment, regulatory compliance, and end-to-end customer lifecycle management. Skilled in identifying red flags, mitigating risks, and improving compliance processes.

CORE COMPETENCIES

KYC Onboarding (Individual & Corporate)
KYC Refresh (Periodic Review & Trigger Review)
Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
Ultimate Beneficial Owner (UBO) Identification
Sanctions Screening & PEP Screening
Adverse Media Screening
AML Compliance & Regulatory Compliance
Transaction Monitoring & Investigations
Risk Assessment & Risk Classification
Financial Crime Investigation
Quality Assurance & Quality Control
Compliance Reporting & Documentation
Tools: Excel, Compliance Screening Tools, KYC Systems

PROFESSIONAL EXPERIENCE

Capgemini – Business Advisor | Jun 2025 – Present

- Performed end-to-end KYC onboarding for individual and corporate clients, ensuring compliance with AML, CDD, and regulatory requirements.
- Conducted KYC Refresh (Periodic Reviews and Trigger Reviews) for existing clients based on risk classification and regulatory timelines.
- Maintained and updated KYC records and client profiles ensuring accuracy, completeness, and regulatory compliance.
- Performed risk assessments and prepared detailed Enhanced Due Diligence (EDD) reports for high-risk clients.
- Verified client identification documents including corporate structure, ownership, and UBO details.

- Conducted PEP screening, sanctions screening, and adverse media checks using compliance screening tools.
- Ensured compliance with global regulations including FATF, OFAC, and FinCEN guidelines.
- Collaborated with compliance teams to resolve onboarding and refresh discrepancies and ensure SLA adherence.

Genpact – Senior Process Associate | Jan 2025 – Jun 2025

- Performed KYC onboarding for new clients including document verification, risk classification, and compliance validation.
- Executed KYC Refresh and periodic review of existing customers to ensure updated information and risk assessment.
- Conducted Enhanced Due Diligence (EDD) for high-risk customers and complex corporate structures.
- Identified Ultimate Beneficial Owners (UBO) by analyzing ownership structures and verifying ownership thresholds.
- Performed sanctions screening, PEP screening, and adverse media screening.
- Investigated suspicious activities and escalated potential AML risks.
- Ensured compliance with AML regulations, FATF, OFAC, and FinCEN guidelines.
- Collaborated with compliance, legal, and risk teams to ensure regulatory adherence.

Tata Consultancy Services – Senior Process Associate | Feb 2019 – Jan 2025

- Performed KYC onboarding and verification for individual and corporate clients.
- Conducted periodic review and KYC refresh based on client risk rating.
- Performed sanctions screening, PEP screening, and adverse media checks.
- Conducted CDD and EDD investigations for high-risk customers.
- Analyzed transaction monitoring alerts and identified suspicious activity.
- Maintained KYC documentation and ensured regulatory compliance.
- Prepared investigation reports and escalated suspicious activities.
- Collaborated with compliance teams to ensure AML compliance.

EDUCATION

Bachelor of Commerce (Honours)

AWARDS

- Rising Star Award – Tata Consultancy Services (2020)
- Service and Commitment Award – Tata Consultancy Services (2022)
- Special Initiative Award – Tata Consultancy Services (2023)
- Service and Commitment Award – Tata Consultancy Services (2024)