

ARYAN KUMAR

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Lucknow, Uttar Pradesh, India

PROFESSIONAL SUMMARY

Analytical and detail-oriented finance professional with experience in financial reconciliation, internal controls, transaction verification, and fraud detection. Strong understanding of AML regulations, KYC procedures, customer due diligence (CDD), and financial risk assessment. Experienced in monitoring high-volume financial transactions, identifying discrepancies, and reporting suspicious activities. Seeking an opportunity as an AML Analyst / KYC Analyst / Transaction Monitoring Analyst to contribute to financial crime prevention and regulatory compliance.

CORE AML & COMPLIANCE SKILLS

- Anti-Money Laundering (AML)
 - Know Your Customer (KYC)
 - Customer Due Diligence (CDD)
 - Enhanced Due Diligence (EDD)
 - Transaction Monitoring
 - Suspicious Transaction Identification
 - Financial Crime Risk Assessment
 - Regulatory Compliance
 - Internal Audit & Control Testing
 - Fraud Detection & Prevention
 - Sanctions & PEP Awareness
 - Bank & Ledger Reconciliation
 - Cash Flow Monitoring
 - Documentation Review & Verification
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PROFESSIONAL EXPERIENCE

Assistant Manager – Asset Management

H K Realinfra & Buildtech

Oct 2023 – Present

Key Responsibilities (AML-Relevant):

- Monitoring financial transactions and cash flows to ensure transparency and regulatory compliance.
- Reviewing financial records and supporting documentation to identify discrepancies and unusual patterns.
- Conducting internal audits to evaluate internal controls and mitigate financial risks.
- Ensuring adherence to company policies and financial compliance standards.
- Coordinating with banking institutions for transaction verification and documentation validation.
- Reporting financial irregularities and recommending corrective actions.
- Supporting risk-based assessment processes for investment decisions.

Key Achievements:

- Strengthened internal financial controls by identifying process weaknesses.
 - Improved transaction tracking and documentation accuracy.
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Finance Executive

The Westin Hyderabad Mindspace & The Westin Hyderabad Hitec City

Aug 2022 – Sept 2023

Key Responsibilities (AML & Transaction Monitoring Focus):

- Performed daily bank reconciliations and investigated transaction discrepancies.
- Monitored high-volume UPI and revenue transactions, identifying irregularities.
- Detected and reported fraudulent petty cash activities (formally recognized for fraud reporting).
- Conducted General Ledger, Deposit Ledger, and AR reconciliation to ensure accuracy and prevent financial misstatements.
- Reviewed daily trial balances and financial reports to detect inconsistencies.
- Ensured accurate revenue posting and financial system alignment (Peoplesoft & Opera).
- Supported month-end compliance checks and audit preparation.

AML-Relevant Exposure:

- Transaction verification and monitoring
 - Fraud identification and escalation
 - Risk-based financial review
 - Financial documentation validation
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Previous Experience

Accountant – Real Estate Company (1 Year)

- Managed financial entries, reconciliations, and documentation review.

Customer Relationship Executive – Real Estate Company (1 Year)

- Handled customer documentation and financial communication processes.
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EDUCATION

Bachelor of Commerce (B.Com)

University of Lucknow – 2017

PROFESSIONAL QUALIFICATIONS

- Qualified CA-CPT (2013)
 - CA-IPCC Group 1 Qualified (Exemption in Financial Accounting)
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TECHNICAL SKILLS

- Peoplesoft
 - Opera
 - Birch Street
 - MS Excel (Advanced – VLOOKUP, Pivot Tables, Reconciliation)
 - Financial Reporting & Accounting Systems
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COMPLIANCE & LEGAL KNOWLEDGE

- Business Law & Ethics
 - Company Law
 - Income Tax
 - Bank Reconciliation
 - Financial Reporting Standards
 - Internal Control Framework
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CERTIFICATIONS & ACHIEVEMENTS

- Star Performer – May 2023
- Appreciation for Reporting Fraud in Petty Cash
- Information Technology Training – ICAI
- Course on Computer Concepts – NIELIT

LANGUAGES

- English
- Hindi