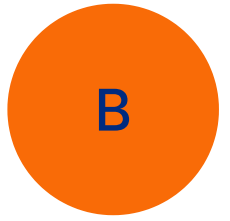


# BALRAM

## Business Analyst AML / KYC

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Noida, India



## SUMMARY

I am an AML/KYC professional with over 7 years of experience in AML/ KYC, Fincrime, and fintech compliance. My strengths lie in customer due diligence, enhanced due diligence, sanctions screening, and regulatory reporting. I have a proven track record of ensuring compliance with AML/CFT requirements in audit-focused environments, enabling the delivery of safe and secure banking services

## EXPERIENCE

01/2025 - 10/2025

Gurugram

Business Analyst– AML / KYC

**GENPACT INDIA PVT. LTD**

Genpact is a global professional services firm focused on delivering digital transformation by embracing the power of technology, data, and creativity

- Conducted Enhanced Due Diligence (EDD) on high-risk retail customers, including Source of Funds analysis, adverse media review, and risk-based escalation
- Reviewed and investigated retail banking and financial transaction monitoring alerts in accordance with AML policies
- Identified suspicious patterns such as structuring, unusual cash flows, rapid movement of funds, and high-risk customer behavior
- Worked closely with KYC, EDD, Risk, and Compliance teams to ensure end-to-end AML compliance
- Maintained SLA adherence, quality benchmarks, and audit-ready documentation

11/2023 - 11/2024

Noida

Operation Executive– AML / KYC

**Paytm payments services limited**

Paytm is a leading digital wallet and e-commerce platform in India, offering a range of financial services to consumers and merchants

- Performed KYC and CDD for retail customers, including individuals and small merchants, as per regulatory guidelines
- Verified customer identity documents (Aadhaar, PAN, address proof) and assessed customer risk profiles
- Conducted periodic KYC reviews and EDD for high-risk customers
- Monitored customer transactions to identify suspicious activities, unusual patterns, and AML red flags
- Escalated suspicious cases to Compliance with clear documentation and supporting evidence
- Supported internal audits, regulatory reviews, and quality checks, ensuring accurate and compliant records
- Worked in a high-volume, production-driven retail banking environment with strict turnaround times

10/2019 - 10/2023

Noida

Operations Executive

**Paytm services private limited (One97 communication limited)**

Company Description

- Performed KYC and Customer Due Diligence (CDD) for retail customers, including individuals and small merchants, in line with regulatory requirements
- Verified customer identity documents such as Aadhaar, PAN, and address proof, and assessed customer risk profiles
- Conducted periodic KYC reviews and Enhanced Due Diligence (EDD) for high-risk customers
- Monitored customer transactions to identify suspicious activities, unusual patterns, and AML red flags

07/2018 - 08/2019

Noida

Relationship Manager

**Religare health insurance company limited (care health insurance limited)**

Company Description

- Performed quality checks (QC) on insurance proposals, policy issuance, and endorsements to ensure compliance with IRDAI guidelines and internal SOPs.
- Reviewed customer documentation including KYC, proposal forms, medical reports, and premium details for accuracy and completeness.
- Acted as a relationship point of contact between sales teams, underwriting, and operations to resolve discrepancies and ensure smooth policy processing.

## EDUCATION

08/2015 - 06/2017

Mathura

MBA

**GLA UNIVERSITY**

08/2011 - 06/2014

Mathura

BBA

**RAJEEV ACADEMY FOR TECHNOLOGY & MANAGEMENT**

## SKILLS

AML

KYC

Lexis Nexis

CDD

EDD

Onboarding

Sanction PEP adverse media

Periodic kyc review

Screening

Transaction Monitoring