

Mukesh Kumar Gupta
Designation – Manager (Financial Crime Compliance)

CONTACT DETAILS

Email ID: mukeshjob112233@gmail.com

Contact No: (+91) 81230 78988

LinkedIn
https://www.linkedin.com/in/mukesh-kumar-gupta-4795b163/

SUMMARY OF EXPERIENCE

- 14.6 YEARS OF EXPERIENCE BRINGING PEOPLE TOGETHER, BREAKING DOWN BARRIERS, AND DELIVERING SOLUTIONS.
- II MANAGER – FINANCIAL CRIME COMPLIANCE FOR CORPORATE AND INSTITUTIONAL CLIENT II 10TH JANUARY 2024 TO 15TH JULY 2024 II SAXO BANK – GURUGRAM – HARYANA - INDIA II
- II ASSISTANT MANAGER – COMPLIANCE II APRIL 2022 TO AUGUST 2023 II AMICORP BANK & TRUST –BANGALORE - KARNATAKA - INDIA II
- II TEAM LEAD II JUNE 2015 TO APRIL 2022 II J P MORGAN & CHASE - BANGALORE - KARNATAKA - INDIA II
- II QUALITY ANALYST II NOV 2011 TO OCT 2014 II ANZ BANK LTD - BANGALORE - KARNATAKA - INDIA II
- II CUSTOMER CARE EXECUTIVE II 18TH APRIL 2011 TO 08TH AUGUST 2011 TO EXL SERVICES SEZ BPO SOLUTIONS PVT LTD II
- II ACQUISITION RELATIONSHIP MANAGER II JUNE 2010 TO DEC 2010 II INDUSIND BANK – BANGALORE - KARNATAKA - INDIA II
- II BUSINESS DEVELOPMENT EXECUTIVE II JUNE 2009 TO MAY 2010 II AXIS BANK - BANGALORE - KARNATAKA - INDIA II

Key Skills in Team Management

- Operations Management
- Quality Assurance
- Quality Specialist
- Client Outreach
- Client On-Boarding
- Renewal of Client
- Risk Management & Compliance
- People Management
- Stakeholder Management
- Escalations Management
- Delivery Management
- Performance Management
- Internal Audit and Control

WORK EXPERIENCE

II Manager - Financial Crime Compliance for Corporate and Institutional Client II January 2024 to July 2024 II SAXO Bank – Gurugram – Haryana - India II.

Extensive expertise in Institutional Client Reviews, Quality Control, and Risk Mitigation.

Institutional Client Reviews:

- Conducted 2nd Line of Defense reviews for Institutional Clients, including New Onboarding, Ongoing Renewals, Remediation, and Client Exits for Netherlands and Belgium jurisdictions.
- Performed AML- KYC work related to onboarding and ongoing due diligence, including clients trading in cryptocurrency.

Quality Control & Risk Oversight:

- Managed daily Quality Control operations, performing risk-based checks on KYC records to ensure compliance with regulatory standards.
- Prepared detailed quality reports, presenting findings to leadership and contributing to Quality Control and Assurance meetings.
- Analyzed error trends and through SQL and proposed actionable measures to reduce errors and improve compliance performance.
- Attend Data Governance call, segregate data profiling as per call and send it to different teams and their LOB’s Director.

Escalation & Stakeholder Management:

- Acted as a key escalation point for AML concerns, suspicious activities, or corporate policy breaches.
- Collaborated with internal audit teams, regulatory bodies, market LOB heads, and QA teams to align policies and mitigate risks related to AML, KYC, and transaction monitoring.

Operational Communication & Change Management:

- Communicated changes in operational requirements to relevant audiences, ensuring clarity and compliance.
- Coordinated with product teams to design new regulatory-compliant products and align tools with audit guidelines.

System Enhancement & Audit Alignment:

- Enhanced tools and workflows based on audit recommendations, optimizing efficiency and compliance.
- Ensured adherence to audit guidelines while refining processes for improved regulatory compliance.

Key Achievements:

- Strengthened risk management frameworks through comprehensive quality checks and stakeholder collaboration.
- Successfully aligned procedures with regulatory guidelines, minimizing operational and reputational risks.
- Improved error detection and mitigation through in-depth trend analysis and targeted action plans.

II Assistant Manager – Compliance II April 2022 to August 2023 II AMICORP BANK & TRUST – Bangalore - Karnataka - India II

Lead AML Compliance Teams (2nd Line of Defence):

- Led the Compliance QA Team (2nd Line of Defense), ensuring adherence to quality and production goals, regulatory compliance, and internal policies.

II KEY SKILLS & CHARACTERISTICS II

- ANTI MONEY LAUNDERING (AML/CTF)
- KNOW YOUR CUSTOMER/CLIENT (KYC)
- CUSTOMER DUE DILIGENCE (CDD)
- ACCOUNT DUE DILIGENCE (ADD)
- ACCOUNT ACTIVITY REVIEW (AAR)
- ENHANCE DUE DILIGENCE (EDD)
- SOURCE OF WEALTH & SOURCE OF FUND
- POLITICALLY EXPOSED PERSON (PEP)
- EXTENSIVE OFAC & SANCTIONS SCREENING
- FINANCIAL INDUSTRY REGULATORY AUTHORITY – FINRA
- FINANCIAL CRIME ENFORCEMENT NETWORK – (FINCEN)
- FATCA & CRS
- MiFID
- BANK SECRECY ACT (BSA)
- POLITICALLY EXPOSED PERSON SCREENING (PEP)
- RED FLAGS
- COUNTRY DUE DILIGENCE
- SIMPLIFIED DUE DILIGENCE
- NEGATIVE MEDIA STING SCREENING
- TRANSACTION MONITORING
- TRANSACTION SCREENING
- TRUST EXPERT
- FINANCIAL CRIME INVESTIGATION
- TEAMWORK HANDLING & PEOPLE MANAGEMENT
- AUTOMATION & TRANSITION
- CHANGE MANAGEMENT
- AUDIT SUPPORT
- CRYPTO CURRENCY
- AML REGULATIONS AND COMPLIANCE
- FRAMING OF POLICY AND PROCEDURE GUIDELINE

II CERTIFICATIONS II

PURSING ONLINE MASTER OF BUSINESS OF LAW (MBL) FROM NATIONAL LAW SCHOOL OF INDIA (NLSIU - BANGALORE) – 2023-2025.

PURSING SQL, DATABASE HANDLING AND POWER BI FROM UDEMY.

II ACADEMIC CREDENTIALS II

II 2007- 2009 - MASTER OF BUSINESS ADMINISTRATION (MBA) - (SPECIALIZATION IN MARKETING) - MARKS OBTAINED (62.74%) - PUNJAB TECHNICAL UNIVERSITY (PTU), BANGALORE II

II 2002 - 2006 - GRADUATION (B.SC. - CHEMISTRY HONS) - MARKS OBTAINED (58%) - SKMV COLLEGE (FATWAH, PATNA) - MAGADH UNIVERSITY, BODH GAYA II

II 2000 - 2002 - P.U.C (+2) (MATH’S) - MARKS OBTAINED - (57%) - S.K.M.V COLLEGE (FATWAH, PATNA) - BIHAR INTERMEDIATE EDUCATION COUNCIL (B.I.E.C) II

II 1999 - 2000 - MATRIC (10TH) - MARKS OBTAINED (53%) - M.A.A. HIGH SCHOOL - BIHAR SECONDARY EDUCATION BOARD (B.S.E.B) II

- Directed in internal & External Audit of KYC, CDD, EDD, OFAC & Sanction Screening, Client Onboarding, Renewals, Offboarding, and Regulatory Compliance.

Leadership in Compliance & Quality Assurance:

- Conducted Quality Control (QC) calibrations and collaborated with QC teams to implement action plans that enhanced team performance.
- Delivered training, minimized regulatory and reputational risks, and implemented solutions to close procedural gaps.

Process Improvement & Stakeholder Collaboration:

- Proactively coordinated with Internal Procedure Teams to align policies with regulatory requirements.
- Acted as a mediator between local FCC teams and Global Financial Crime teams to ensure timely resolution of KYC requirements for onboarding and ongoing client renewals.
- Worked with stakeholders, including Business Heads, LOB Directors, and Sales Teams, to ensure compliance with regulatory changes.

KYC & Due Diligence Expertise:

- Conducted Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), Simplified Due Diligence (SDD), and Country Due Diligence across various client types, including Private, Public, NBFI, Banks, Funds, Government Organizations, NGOs, HNIs, and Crypto-focused entities.
- Analyzed client risk (Regulatory, OFAC, Sanction, Reputational) and prepared detailed compliance reports for local and global compliance heads.

Enhanced Due Diligence & Risk Investigation

- Conducted in-depth investigations into high-risk clients, analysing:
 - Potential illegal activities, global watchlists, OFAC-administered economic & trade sanctions violations, and negative news.
 - Customer profiles and transaction patterns to identify unusual or unexpected activity.
 - Industry watchlists and regulatory trends to strengthen Know Your Customer (KYC) efforts

Transaction Monitoring & Risk Mitigation:

- Investigated trade-based transactions and lending fraud typologies, implementing controls to mitigate risks.
- Conducted end-to-end transaction reviews, including KYC document verification and screening of remitters, beneficiaries, and high-risk transactions (e.g., Bill of Lading, Letters of Credit, Real Estate Investments).
- Monitored transactions involving sanctioned countries, ensuring adherence to OFAC and sanctions-based licenses.

Screened transactions involving:

- Bills of Lading, Invoices, Agreements, Charity/NGO Payments, Fund Subscriptions, Loans, SPV Investments, Real Estate Transactions, Business-related Payments, Legal Fee Transfers, Letters of Credit, and Shipping Bills.
- Ensured strict monitoring and risk mitigation for transactions involving sanctioned or high-risk countries, adhering to OFAC & sanctions-based trade licenses.

Operational Management & Automation:

- Managed back-office operations focused on KYC due diligence for client onboarding, offboarding, and renewals in global markets.
- Collaborated with automation teams, actively participating in User Acceptance Testing (UAT) to optimize processes.
- Prepared and presented key operational metrics and reports, including Performance Review Boards, Volume Forecasting, and CAP Models.

Risk and Control:

- Directed access-related queries and quarterly access certification for applications.
- Assisted the external regulatory examinations or internal testing and provided support for ad hoc or strategic projects as required.
- Led local admin activities for Global Absence Tracker.
- Ensured adherence to risk standards, policies, and regulations for an effective control environment.
- Served as an escalation point for the AML/KYC team on controls related issues.
- Assisted in preparing standard operating procedure documentation and conducting root cause analysis.
- Collaborated with Corporate information security and Business information security teams for Business Continuity Planning (BCP).

II CAREER ACCOLADES & MAJOR ACCOMPLISHMENTS II

- Received appreciation from the Executive Director for delivering outstanding and delighting services to our onshore partners.
- I received an appreciation certificate from the Executive Director for outstanding performance in the month of October 2020.
- Received recognition award for generating and executing new ideas for driving the quality and innovation culture within the Team in Free Thinker Hackathon.
- Reduced the turnaround time by 40% by implementing macros in respect of client processing.
- Lead to the reduction in error rates by implementation of quality systems.
- Suggested the process of Seat Utilization, Automation (Process Engineering) and Reduction of TAT.
- Awarded for Client Focus - Leadership & Partnership in 2019
- Won appreciations from the clients for achieving Targets and TAT.
- I received 2nd position actively participation in Change Management for the year 2021.
- Developed inter team interaction by hosting Global Town Halls, designed rewards and recognition programs.

Training & Team Development:

- Delivered training and guidance to analysts, fostering a collaborative environment to improve team performance.
 - Facilitated team meetings, conducted detailed quality reviews, and influenced quality improvements and risk mitigation strategies

.Regulatory Change Management:

- Monitored regulatory changes, assessed their impact, and updated review processes accordingly.
- Communicated and collaborated with cross-functional teams to ensure compliance with updated regulations.

Key Achievements:

- Consistently met and exceeded quality and production targets.
- Reduced regulatory risks through comprehensive EDD and transaction monitoring processes.
- Strengthened compliance frameworks by aligning procedures with evolving regulatory landscapes.

II Team Lead II June 2015 to April 2022 II J P Morgan & Chase - Bangalore - Karnataka - India II

Leadership & Team Management

- **Managed SMEs in the 2nd Line of Defence Team.**
 - Daily operations, including volume tracking, workload spikes, utilization, and production metrics.
 - Service Level Agreements (SLA), Turnaround Time (TAT), regulatory reporting deadlines, and quality assessments.
 - Weekly quality reports for the Maker Group, team attrition management, performance appraisals, capacity planning, and skill development metrics.
- through **360-degree feedback**, regular training, and knowledge-sharing sessions.
- **Led governance calls**, ensuring transparency, presenting key data insights, and addressing procedural knowledge gaps.
- **AML Program Oversight & Compliance Advisory**
 - **Conducted performance evaluations** Assisted the Transaction Monitoring Advisory Team in providing regional oversight of the AML program, focusing on transaction monitoring and suspicious transaction investigations.
 - Assigned risk ratings to clients based on jurisdiction, nature of business, and other risk factors.
 - Conducted regular reviews of client profiles, products, and services, performing dipstick checks to ensure cases align with internal policies and procedures.
 - Sourced critical compliance information from regulatory websites, stock exchanges, and company registers.
- **Training, Governance, & Process Optimization**
 - Managed internal & external Audit, their feedback, suggestions improvement and risk assessments Testing. Assisting Compliance Testing programmes, addressing gaps, and procedural knowledge enhancements.
 - Set team goals and priorities, ensuring efficient allocation of work and alignment with regulatory expectations.

- Drove transparency by organizing and conducting governance calls, presenting key compliance metrics, and ensuring accountability.
- Delivered ad hoc projects within timelines, closely tracking deliverables and ensuring successful project signoffs.

Preceding Experience:

II Quality Analyst II Nov 2011 to Oct 2014 II ANZ Bank Ltd - Bangalore - Karnataka - India II

Customer Identification Process or Remediation Process is a project to meet the Compliance requirements of Anti-Money Laundering and Counter-Terrorism Financing Legislation (AML/CTF) which requires customers to be identified by Collecting and Verifying ‘Know Your Customer (KYC)’ Information.

Roles & Responsibilities

- Classify the customer into each of the entity types such as Australian Company or Australian Registered Body, Partnership, Individuals, Domestic Unregulated Trusts, Regulated Trusts, Sole Trader, Incorporated and Unincorporated Associations, Registered Co-operatives and Government Bodies and updated the Remediation Control database.
- To ensure information on two discrete systems CIP and CAP have the valid information by Identifying, Collecting and Verifying from external sources such as Australian Securities and Investment Commission and information held on the internal ANZ CAP system for all the entities.
 - Follow the different Identification and verification requirements for different type of classified entities as per the AML/CTF Compliance guidelines for the designated services provided to each of the entities.
 - Escalate case related issues which require advice and approval from the Compliance team via relevant issues trackers (classification issue tracker, Australian company issues tracker, Individual issues tracker. Follow up on the issues via trackers and ensure actions are taken on a timely basis adhering to SLA’s.
 - Assisting Compliance team in the compilation of relevant data related to any suspicious activity or any kind of financial crime.
 - Escalate and report any suspicious information of the customer receiving designated services via suspicious activity report tracker to Anti Money Laundering Reporting Officer (AMLRO).
 - Providing legal banking documents related to Deceased Estate Customers to their Advocates for any Compliance Issue.
 - Ensure accuracy by strictly adhering to the guidelines and set procedures by referring to Knowledge Bank updates to keep any changes in the procedures diligently.

<p>Customer Care Executive II 18th April 2011 to 8th August 2011 II EXL Services SEZ BPO Solutions Private Limited, Noida, Uttar Pradesh II</p> <p><u>Roles & Responsibilities</u></p> <ul style="list-style-type: none">• Working in RBSI Process of Home Claims for UK clients.• Analysis of data provided by the clients for claims.• Calling the clients for any kind of clarification.• Maintaining MIS Reports for the claims, Types of Claims.	<p>II Acquisition Relationship Manager II June 2010 to Dec 2010 II IndusInd Bank – Bangalore - Karnataka - India II</p> <p><u>Roles & Responsibilities</u></p> <ul style="list-style-type: none">• Responsible for acquisition of Saving and Current Account. Handling maintenance activities in customer accounts.• Responsible for Salary operation for corporate client.• Liaise with Sales, Operations, Compliance, and Service Department of IndusInd Bank regarding Account Opening, Cheque Clearance, Salary Operations and maintain their Term deposit/recurring deposit• Data analysis and MIS preparation for day-to-day operational activities.• Ensure the Clients’ requirements and satisfaction have been met diligently.	<p>II Business Development Executive II June 2009 to May 2010 II Axis Bank - Bangalore - Karnataka - India II</p> <p><u>Roles & Responsibilities</u></p> <ul style="list-style-type: none">• Worked in liabilities.• Sourcing of Corporate Account, Salary Account for PSU and Corporate, Current Account, Saving A/c, DMat, Account, etc.• Closing the leads generated by FDO’s.• Use to Cross-Sell like Life Insurance, General Insurance, Home loans, Personal loans, Gold, Travelling Cards, etc.• Providing other Financial Advisory Services to the Customer.• Follow-up on the commitment given to customers till an end-to-end resolution is provided.• Ensure defined Productivity targets are met, and consistency is maintained.• Maintaining a Good Relationship with the Customer.• Engaged in different kinds of Entertainment activities to Build a Brand and to collect informative data of new customers to the Bank.
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Declaration

I, hereby, declare that all the details furnished above are true to my knowledge.

Mukesh Kumar Gupta

Place: Gurgaon