



Result-oriented professional, with **over 15 years of experience**, pursuing a dynamic role in **AML Compliance and Transaction Monitoring & KYC** in an organization of high repute for mutual growth and success. Targeting roles preferably in Bangalore and Hyderabad.

CORE COMPETENCIES

- Leadership and Collaboration
- Anti-Money Laundering
- Crypto Investigations
- Transaction Monitoring and KYC Due Diligence and Onboarding
- SAR Drafting
- Fraud Investigations - (Fraud Underwriting, Fraud Local Payments)
- Stakeholder Management
- Risk Control & Mitigation
- Data Analysis & Documentation
- Regulatory Compliance
- SLA Management
- Process Improvement
- Escalation Management
- Project Management

TECHNICAL SKILLS

- FCRM (Financial Crime Risk Management)
- FIRCO
- NORKOM (SCION)
- UCM (Unified Case Management System)
- WORLD-CHECK
- Companies House (UK Govt. recommended)
- Orbis
- Lexis Nexis
- RDC (Regulatory Data Corporation)
- CIA (Check Image Archive)
- Alert Analysis Tool
- Private Banking Global Portal

EDUCATION

- M.A (Master of Arts) - English through Andhra University
- B.COM (Bachelor of Commerce) - through Andhra University

PERSONAL DETAILS

- **Languages:** English, Hindi & Telugu
- **Address:** Bengaluru - Karnataka

PROFILE SUMMARY

- Currently working as **Team Lead, Risk & Compliances at Accenture Solutions Private Limited.**
- Developed in-depth knowledge of **anti-money laundering (AML) laws, regulations, and industry best practices** and gained comprehensive **expertise in process procedures**
- **Analyzed & evaluated existing procedures**, proactively initiating & implementing process improvements in collaboration with key stakeholders.
- **Compliance & Risk Mitigation** ensured AML (Anti-Money Laundering) and KYC (Know Your Customer) compliance, assessed risks in crypto transactions, and generated reports on suspicious financial activities.
- **Reporting & Collaboration** worked closely with law enforcement, regulatory bodies, and cybersecurity teams to provide expert insights, prepare investigative reports, and support legal proceedings in crypto-related cases.
- **Subject Matter Expert** for managing **money laundering** and **terrorist financing issues**, including policies, procedures, regulations, industry best practice, criminal typologies and developing trends.
- Led entire **AML function, KYC, Enhanced Due Diligence (EDD), Customer Due Diligence (CDD), Sanctions/PEP Screening, Transaction Monitoring & STR drafting.**
- **Investigated various banking cash transactions** based on commercial, consumer and corporate clients.
- Ensured **compliance with the code of conduct** in addition to all other regulatory requirements, including Data Protection, Information Security and Anti Money Laundering (AML) regulations.
- Gained exposure in continuous focus on **process improvement**, delivered on **process SLAs** and fostered employee satisfaction and engagement.
- Leveraged skills in strategizing at a macro and micro level to develop long-term and short-term enhancements to the **AML and Compliance Programs.**
- **A project planner**, proficient in executing projects with competent cross-functional skills and ensuring **on-time deliverables** within preset cost parameters as well as and **resolving day-to-day problems.**
- **Supervising & leading program & project staff** to oversee impacts & interdependencies between programs and working to ensure initiatives meet the goals and objectives of the executive leadership team.

NOTABLE ACCOMPLISHMENTS ACROSS THE CAREER

- Recognized with **Top Performer Awards** for exceptional contributions.
- Played a key role in helping the team achieve **"Team of the Quarter"** recognition.
- **Consistently delivered high-quality performance**, maintaining strong results.
- **Actively supported team members** in enhancing their performance.
- **Provided assistance to the team** by addressing various queries and challenges.
- Shared best practices with the team to **promote continuous improvement.**

CERTIFICATIONS

- Honours diploma in computers from Lakhotia computers

WORK EXPERIENCE

Accenture Solutions Private Limited | Team Lead, Risk & Compliances |May 2021 to Present
Client: USA Region (Transaction monitoring), Australia (Transaction Monitoring, KYC)

Key Result Areas:

- Supervised project, track project performance, specifically to analyze the successful completion of short and long-term goals and monitor risks throughout the project lifecycle and take appropriate actions as needed.
- Identify and manage project stakeholders and ensure continuous communication with stakeholders to understand their needs and expectations.
- Generate and distribute project status reports, determine and allocate resources (time, money, equipment, etc.).
- Monitor and control expenses within the approved budget and ensure proper documentation of all project-related information.
- Sequential project phases, each phase must be completed before the next begins.
- Spearheading transaction monitoring operations for ENBD, ensuring compliance with AML regulations while managing a team of compliance Analysts to achieve operational excellence.
- Analyzing transaction data to identify suspicious activities, ensuring timely reporting to relevant

authorities while maintaining confidentiality & compliance.

- Collaborating with cross-functional teams to develop and implement standard operating procedures (SOPs) that align with client expectations and regulatory standards.
- Implementing process improvements that enhance the efficiency of transaction monitoring, resulting in a significant reduction in processing times and operational costs.
- Oversaw project expenses within approved budget, maintained comprehensive project documentation, and ensured each phase was completed before proceeding to the next.
- Implementing process improvements that enhance the efficiency of transaction monitoring, resulting in a significant reduction in processing times and operational costs.

Highlights:

- Successfully reduced false positive rate in transaction monitoring, leading to improved efficiency and reduced workload for compliance team.
- Led a project that enhanced the KYC onboarding process, decreasing the average verification time, which significantly improved client satisfaction ratings.
- Developed & implemented a new training program for compliance analysts, increase in team productivity and knowledge retention.
- Played a pivotal role in achieving a successful audit outcome, with zero non-compliance issues identified during the regulatory review.

PREVIOUS EXPERIENCE

HSBC Electronic Data Processing (India) Private Limited | Senior Investigations Specialist | Jun'11 – May'21

Key Result Areas:

- Expertise as an SME, assessed transactions & relationships using account data from various sources, following established protocols to enhance automated detection, refine detection thresholds, and identify emerging ML/TF patterns.
- Investigated & reported suspicious or fraudulent activities, ensuring full adherence to regulatory requirements and internal policies.
- Escalated alerts to L2 for further action and managed complex issue resolution at L3, involving comprehensive troubleshooting and account analysis.
- Coached & trained L1, L2 and L3 teams to enhance their problem-solving abilities and reduce unnecessary escalations.
- Conducting regular training sessions for team members on AML and KYC compliance, enhancing their knowledge and skills to adapt to evolving regulatory requirements.
- Conducted comprehensive risk assessments to identify vulnerabilities and compliance gaps, developing and implementing mitigation strategies to minimize risk exposure.
- Held team meetings to mediate disputes between AML analysts and QAs by identifying and discussing gaps in their understanding of guidance, which led to improvements in policies and procedures through constructive dialogue.
- Consistently surpassed weekly production goals set for the Team through time management of team members' weekly assignments and side projects.
- Draft and revise policies and procedures to appropriately detail business policy and implementation of such policy and support in new staff hiring.
- Managed project stakeholders and maintained ongoing communication to understand their needs and expectations.
- Managing onboarding process for new clients, ensuring all KYC documentation is collected and verified in accordance with regulatory guidelines.
- Implemented various automation solutions using Macros to streamline reporting processes & ensured team members actively contributed to driving these improvements.
- Liaised with client Managers/Relationship Managers for renewal clients, supporting them in accommodating business requirements with quick turnaround times, and updated KYC profiles in compliance with HSBC Global Standards, including completing Customer Due Diligence (CDD) and obtaining necessary documents.
- Provided floor support for AML analytics (IA) process in 2017, assisting teams with process-related queries and supporting the Chennai TCS Client site.