

## Abid Aslam Pukta

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### Professional Summary

Accomplished and results-driven AML Transaction Monitoring and Credit Risk professional with 14 years of experience. Proven expertise in leading AML and credit underwriting teams, conducting risk assessments, and ensuring regulatory compliance within global banking frameworks. Adept in financial crime risk mitigation, retail banking operations, mortgage underwriting, and mentoring high-performing teams. Lean certified by Genpact.

### Professional Experience

**Genpact India Pvt. Ltd. – Gurugram, India**

**Operations Manager – AML Transaction Monitoring | Aug 2024 – Jun 2025**

#### *Key Deliverables:*

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- Managing a team of 22 AML analysts focusing on transaction monitoring for the retail banking segment.
- Overseeing investigations of alerts generated by SAS AML software to detect suspicious activity.
- Implementing AML monitoring systems, improving alert quality and process efficiency.
- Conducting regular training sessions to upskill team members in transaction monitoring typologies and red flags.
- Collaborating with compliance and operations teams to ensure adherence to US federal regulations and internal regulatory standards.
- Ensuring accurate preparation and timely submission of regulatory reports and SARs.
- Performing risk assessments and contributing to policy improvements based on investigation trends.

**MPOWER International Student Services – Bengaluru, India**

**Team Lead – Underwriting | May 2023 – May 2024**

- Led a team of 20 underwriters for educational loans; ensured adherence to internal credit policies.
- Designed analytical reports and dashboards to improve processing efficiency and decision-making.
- Collaborated with Tech and Credit teams for application improvements and automation initiatives.

- Mentored and coached team members, enhancing individual and team performance.
- Contributed to product development and process documentation.

## **WNS Global Services – Gurugram, India**

### **Assistant Manager – AML Transaction Monitoring | Sep 2015 – May 2023**

- Managed a team of 20 staff responsible for the investigation of the alerts generated via AML Software (SAS) for Retail, Wealth, SME and Corporate segments.
- Develop and implement AML policies, procedures, and monitoring systems to enhance the effectiveness of the transaction monitoring process.
- Conduct regular risk assessments to identify potential AML risks and develop mitigation strategies.
- Oversee the preparation and submission of regulatory reports, ensuring timely and accurate reporting to relevant authorities.
- Collaborate with cross-functional teams to address AML-related issues and provide expert guidance on compliance matters.
- Conduct training sessions for team members and other stakeholders to enhance their understanding of AML regulations and best practices.
- Maintain up-to-date knowledge of AML regulations and industry developments to ensure compliance with the latest standards.
- Conducted in-depth investigations of suspicious transactions, analyzing patterns and trends to identify potential money laundering activities.
- Prepared detailed reports on investigation findings and recommended actions to mitigate AML risks.
- Assisted in the development and implementation of AML policies and procedures.
- Provided training and mentorship to team members, enhancing their skills in transaction monitoring and investigations.
- Liaised with regulatory bodies and external auditors during compliance reviews and audits.

## **Australia & New Zealand Banking Group (ANZ) – Bengaluru, India**

### **Credit Assessment Officer | Mar 2012 – Jul 2015**

- Conducted end-to-end credit assessments for home loans in retail segment.
- Reviewed financials, employment history, and collateral to determine eligibility.
- Applied Credit Approval Discretion (CAD) guidelines and liaised with credit managers for high-risk applications.
- Contributing to a customer centric culture focusing on improving the customer service experience.
- Adherence to credit policy and process.

## **iGATE Global Solutions – Bengaluru, India**

### **Process Associate – U.S. Mortgage Loan Modification | Oct 2009 – Mar 2012**

- Reviewed and validated documentation for foreclosure prevention and HAMP modifications.
- Assessed hardship documents and made appropriate modification recommendations.
- Ensured compliance with loan modification guidelines and maintained quality standards.

### **Key Skills**

- AML/CTF Compliance
- Transaction Monitoring (SAS)
- Credit Risk Assessment
- Team Leadership & Coaching
- Regulatory Reporting
- Lean Certified – Genpact
- Mortgage & Retail Loan Underwriting
- Policy Development & Implementation
- Data Analysis & Dashboarding
- Stakeholder & Client Engagement
- Training & Development

### **Education**

- MBA in Finance – Bangalore University (2009)
- B.Com – University of Kashmir (2007)

### **Personal Details**

Name: Abid Aslam Pukta

Date of Birth: 21-Jun-1986

Gender: Male

Nationality: Indian