

# AANCHAL GUPTA

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Encouraging manager and analytical problem-solver with talents for team building, leading, and motivating, as well as excellent customer relations aptitude and relationship-building skills. Proficient in using independent decision-making skills and sound judgment to positively impact company success. Dedicated to applying training, monitoring, and morale-building abilities to enhance employee engagement and boost performance.

X6630162,, Indian, Valid Up to: 02/03/2033 

## PROFESSIONAL SNAPSHOT:

- 10+ years of experience in **Financial Crime Compliance, Fraud Risk Management, Investment Banking, Client Onboarding, Transaction Monitoring, AML, Due Diligence, Investigation, Team Leadership, and Banking and Financial Services.**
- Hands-on expertise with a range of tools and banking applications, including Zendesk, Backoffice, Finacle, UCM, Unit 21, and others such as Norkom, NetReveal, GPS, GWIS, Lexis Nexis, Bloomberg, World Check, etc.
- Strong focus on results-driven performance, with excellent people management, time management, and leadership skills, ensuring efficient and effective team delivery.
- Proficient in analyzing data, reporting, developing strategies, and providing actionable recommendations to enhance quality, utilization, and efficiency across fraud and risk operations.
- Actively involved in employee selection, career development, succession planning, and training initiatives to foster growth and continuous learning within the team.
- Committed to high-quality results, delivering excellence through teamwork and leveraging best practices both internally and industry-wide.
- Strong advocate for people management as a cornerstone for organizational success and high-performing teams.

## SKILLS:

• Fraud Prevention & Detection	• Quality Management	• Fraud Investigation & Resolution
• People Management	• Production Support	• Team Leadership & Training
• Stakeholder/ Relationship Management	• Service Delivery	• Process Optimization
• Vendor Management	• Knowledge Management	• Cross-functional Collaboration
• Financial Management	• Risk Management & Mitigation	• Strategic Planning & Execution
• Operations Management	• Data Analytics & Reporting	
• Business Continuity Planning	• Compliance & Regulatory Knowledge	

## WORK HISTORY:

### Genpact

Manager (Transaction Monitoring)

Feb'2023 till date

- Managing end-to-end operations of the Transaction Monitoring Team, and suspicious activity reporting. Leading a team of 50+ Transaction Monitoring Analysts and First line managers dedicated to ensuring comprehensive monitoring and compliance with regulatory standards.
- Responsible for end-to-end project management, from the initiation of projects to their completion. My expertise in managing international and multicultural teams allowed me to successfully expand business operations from the ground up, streamlining processes and optimizing team performance across diverse locations.
- Prepared and presented key performance reports such as Weekly Business Reviews (WBR) and Monthly Business Reviews (MBR) for client reviews, providing actionable insights and recommendations to improve operational efficiency and meet compliance goals.
- Identified areas for process improvements and implement changes to increase efficiency, effectiveness and quality
- Conducting calibration calls with clients, ensuring alignment on business goals and operational processes. These calls helped in addressing concerns, optimizing processes, and ensuring that Process is consistently met according to client and regulatory expectations.
- Collaborate with HR to implement retention initiatives and ensure low attrition rates by creating a positive work environment for operations staff.
- Developed and implemented quality assurance process to ensure high-end quality standards are maintained
- Develop and deliver training programs to ensure team members have the necessary skills and knowledge to perform their duties effectively.

Manager (Fraud Operations)

Jan'2022 to Jan'2023

- Lead a team of 30+ fraud analysts, providing guidance, coaching, and training to ensure the team delivers high-quality fraud monitoring services across multiple platforms.
- Ensure seamless 24/7 coverage for fraud monitoring, responding to alerts, and investigating suspicious activities with timely and effective resolution.
- Identify inefficiencies in fraud detection workflows, implementing improvements that enhance monitoring efficiency and reduce response times.
- Develop and maintain comprehensive fraud detection playbooks, SOPs, and incident response guidelines to align the team's operations with industry best practices.
- Design optimal team schedules to maintain adequate coverage during all shifts, balancing workloads and minimizing employee burnout.
- Track KPIs related to fraud detection and team performance, providing actionable insights and regular updates to senior management for continuous improvement.
- Collaborate with internal teams (Risk, IT, Security) and external stakeholders to align on fraud detection strategies and resolve any issues swiftly.
- Foster a learning environment by offering ongoing training to the team, keeping them updated with the latest fraud detection techniques and tools.
- Identify, prioritize, and implement step-change improvements to fraud detection, prevention, and internal processes, enhancing operational effectiveness.
- Analyze fraud patterns and trends to inform strategic decisions on resource allocation, fraud prevention measures, and policy changes.
- Provide hands-on support for fraud investigations and escalations, driving rapid resolution of emerging fraud issues with high-quality analysis.
- Own and oversee the alerting and fraud monitoring processes, including proactive monitoring and responding to potential fraud alerts.
- Cultivate a culture of innovation, encouraging continuous improvement within the fraud operations team to stay ahead of evolving fraud tactics.

## **WNS Global Ltd.**

### **Assistant Manager**

May'2021 to Oct'2021

- Led and managed two teams focused on Fraud and KYC operations, ensuring high-quality and efficient service delivery.
- Oversaw end-to-end project management, leveraging expertise in working in international and multicultural environments, successfully expanding the business from the ground up and optimizing operational processes.
- Prepared and presented Weekly Business Reviews (WBR) and Monthly Business Reviews (MBR) to clients, providing insights and recommendations for continuous improvement.
- Supported the onboarding and periodic reviews of deposits by conducting thorough Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) processes, ensuring compliance with internal policies and regulatory standards.
- Acted as the primary point of contact for customer interactions and coordinated with partner financial institutions to ensure a seamless onboarding experience.
- Led calibration calls with clients to align on operational goals, resolve issues, and ensure smooth execution of both Fraud and KYC processes.

## **Tata Consulting Services**

### **Team Lead**

Aug'2020 to Apr'2021

- Led a team responsible for data collection and documentation, including alerting activities, account details, transactional data, KYC information, PEP status, adverse media, counterparty data, and other relevant information for AML investigations.
- Fostered strong relationships with team members to ensure effective communication and seamless knowledge transfer for case investigations.
- Documented and escalated any issues or concerns to AML Senior Management, ensuring timely resolutions and escalation protocols.
- Ensured a thorough understanding of all risk and control partners, including Quality Assurance, Quality Testing, Controls, and the RCSA process, aligning team activities accordingly.
- Proactively coordinated changes to AML policies and procedures with Compliance, LOB Operations, and AML-Transaction Monitoring teams.
- Participated in or led key AML Transaction Monitoring or LOB-aligned initiatives as required.
- Demonstrated subject-matter expertise in AML processes, case management, technology, and financial products/services.
- Set clear team goals, KPIs, and delegated tasks to ensure high performance.

- Managed day-to-day team operations, tracking performance, and conducting regular performance evaluations to ensure productivity and growth.
- Created and maintained a healthy, motivating work environment, promoting employee engagement and team cohesion.

### AML Investigator

Apr'2016 -Jul'2020

- Worked as an AML Analyst for two renowned investment banking clients, ensuring compliance with AML/KYC regulations.
- Conducted screening of new and existing clients, including related parties, and assigned appropriate risk ratings in accordance with bank policies and local regulatory requirements.
- Ensured compliance with AML/KYC norms by documenting all relevant client information, aligning with both internal and regulatory standards.
- Prevented financial crime by effectively applying AML policies, sanction policies, and conducting CDD and EDD reviews.
- Collaborated with Senior Managers, Lines of Business, and other departments to ensure ongoing compliance with AML standards and regulatory requirements.
- Collected and documented SAR history, KYC information, and transaction data for accurate record-keeping and reporting.
- Conducted Enhanced Due Diligence (EDD) reviews for consumer and business banking customers, ensuring all high-risk profiles were thoroughly investigated.
- Secured, analyzed, and evaluated documentation and data for KYC remediation for high-risk customers, ensuring compliance with the bank's policies.
- Performed AML investigations using CAMP, UCM, and various supporting applications, including proprietary databases like LexisNexis, WorldCheck, Bloomberg, and public search engines (Google)

### ICICI BANK

#### Deputy Manager (AML/KYC Operations)

Nov'13 - Dec'15

- Conducted comprehensive reviews of AML/KYC regulatory requirements for all clients, identifying and analyzing unusual transactions based on customer profiles.
- Ensured smooth onboarding of high-net-worth clients and wholesale institutions in compliance with AML/KYC standards.
- Performed Due Diligence (DD) and Enhanced Due Diligence (EDD) in line with AML guidelines to minimize non-performing assets and mitigate risk.
- Acted as the first line of defense for fraud prevention during customer onboarding, ensuring full compliance with regulatory norms.
- Secured, analyzed, and evaluated KYC documentation and profiles for high-risk customers, ensuring proper remediation processes.
- Prepared KYC Due Diligence profiles for a variety of entity types (e.g., Trusts, Partnerships, Corporations), ensuring full regulatory compliance and risk mitigation.
- Led the remediation of KYC profiles for high-risk clients, ensuring accurate and up-to-date documentation in line with compliance standards.

### ACADEMICS:

- B.Tech. – Computer Science Engineering – Kurukshetra University: 2011
- Post Graduate Diploma in Banking & Finance from Manipal University,

### LANGUAGES:

- English - Proficient
- Hindi - Proficient