

Kanchaan S Anand

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SUMMARY

Certified governance and compliance professional with 20+ years of experience across banking, financial services, and consulting, specializing in Anti-Money Laundering (AML), KYC/CDD/EDD, Sanctions, Screening, and Financial Crime compliance. Proven track record in transaction monitoring, regulatory control testing, and third-party/vendor risk management, ensuring compliance with FATF, FinCEN, SEC/FINRA, and GDPR standards. Adept at identifying high-risk activities, driving remediation, and delivering impactful risk reports to senior management and regulators. Recognized for implementing robust control frameworks that reduced financial crime /compliance risk exposure and enhanced organizational compliance posture.

EXPERIENCE

LEAD -GOVERNANCE, RISK & COMPLIANCE | Jun 2022 — Sep 2025

Tata Consultancy Services

- Performed Control Assurance across Regulatory Compliance, Operational Risk for Financial and other compliance domains, including sanctions screening, KYC/CDD, consumer lending, and SEC/FINRA rules, vendor onboarding, client lifecycle and client exits, ensuring adherence to global regulatory requirements.
- Reviewed compliance controls quarterly, validating design and operational effectiveness; identified and remediated control gaps to strengthen compliance risk governance such as AML, PEP & Adverse Media screening, Sanctions, KYC, GDPR, Information and Security, Cloud, Cyber Security ensuring 95% accuracy and timely escalation of suspicious findings.
- Partnered with business, compliance, audit, and legal to close 30+ high-risk issues and strengthen oversight of AML-related processes.
- Produced periodic executive risk reports highlighting deficiencies and remediation status for senior management and Board review, follow up and closure of identified gaps.

MANAGER GOVERNANCE & CORPORATE COMPLIANCE | Feb 2014 — Dec 2020

Royal Bank of Scotland

- Supported First Line of Defence in Corporate Compliance, including anti-bribery, information security, data privacy, and governance of non-financial risk policies.
- Ensured strong oversight and governance of controls to mitigate high risks and provide business partners visibility on mitigation of existing and emerging risks.
- Perform control testing and due diligence identifying misinterpretation or violations of compliance requirements ensuring the completeness and accuracy of the evidences.

- Continually reassess the operational risks and inherent risks in the business, taking account of changes to legal and regulatory requirements, operating procedures and practices and the impact of new technology.
- Partnered with business leaders to remediate gaps, leading to a 25% improvement in timely closure of compliance /self-identified audit compliance findings.
- Assisted in internal and external audits, ensuring zero regulatory breaches during audit cycles.
- Conducted risk culture and training sessions for new joiners, improving awareness of suspicious activity red flags.
- Ensured business management support to the Global Head and immediate management team in the execution of key business management priorities around the overall people agenda like Rewards and Recognition program, employee engagement events such as Family Day, Great Place to Work and Employee Wellbeing activities.

BUSINESS MANAGEMENT AND CORPORATE GOVERNANCE | Jun 2011 — Jan 2014

Colt Technology India Pvt. Ltd

- Supported senior leadership and Board governance, ensuring compliance with group policies, data privacy, and operational risk frameworks.
- Coordinated risk governance processes, including quarterly reviews of compliance controls and audit preparation.
- Facilitated executive clients, VIPs, investors, board members and senior visits
- Maintained rigorous governance ensuring timely closure of all administrative and employee related tasks like monthly payroll data, quarterly R&R nominations, performance appraisal cycle closure, monthly reconciliation of budgeted.

OPERATIONS - LONG TERM CARE HEALTH INSURANCE | Jan 2000 — May 2011

Genpact

- High-end process and highly compliant to the various US state laws and regulations with respect to issuance of Insurance Policy to the senior citizens in USA.
- Reviewed insurance/auto policy applications for compliance with state regulations such as HIPAA, GDPR.
- Ensured accurate customer data capture and risk-based decision-making (issue/decline)

SKILLS

- Governance, Risk, and Compliance
- Regulatory compliance & reporting
- Third-Party Vendor Management
- Change Management
- Relationship /Account Management – Client & Leadership
- Business Management & Executive Support
- Controls Assurance
- Data Privacy and information security
- Cyber Security Risk
- Project Management

CERTIFICATIONS

- Certified in Operational Risk – PRMIA
- Course on ISO27001-2022 Information & Security
- Certified in Leadership & Business Skills
- Trained in Data Privacy & GDPR

EDUCATION

Delhi University | Bachelor of Commerce