






# NITIN KUMAR

 Gurugram, India 122101  
 +91 8088596384  
 nitin1231990@gmail.com

## SUMMARY

13+ years of expertise in Financial Crime, Anti Money Laundering, Compliance, Customer Due Diligence, Enhanced Due Diligence, Sanction Screening, Politically Exposed Persons checks, SWIFT, Team Leadership, Project Management, and Cryptocurrency

## PROFESSIONAL SKILLS

- AML and KYC regulations
  - Customer due diligence and enhanced due diligence
  - Transaction monitoring
  - Data analysis
- Risk assessment
  - Financial crime prevention
  - Sanctions screening

## EXPERIENCE

- MANAGER**, 11/2024 - Current  
**Genpact**, Gurugram, India

  - Led a team of 20 members, overseeing day-to-day transaction monitoring operations to ensure high standards of production and quality.
  - Monitored team performance, set targets, and implemented strategies to drive operational efficiency and meet KPIs.
  - Conducted regular quality checks and coaching sessions to maintain and improve team accuracy and compliance.
  - Managed the yearly appraisal process, including performance reviews, feedback sessions, and goal setting for professional development.
  - Acted as the primary point of contact for client interactions, handling communications, reporting, and client satisfaction initiatives.
- **ASSISTANT MANAGER**, 10/2017 - 10/2024  
**ERNST & YOUNG**, Bengaluru, Karnataka

  - Managed offshore AML/KYC team of over 20 analysts in Bangalore to ensure compliance and operational efficiency.
  - Conducted comprehensive risk assessments to identify and mitigate financial crime risks.
  - Evaluated policies and procedures to strengthen compliance standards and enhance internal controls.
  - Performed detailed reviews to detect fraudulent activities, recommending effective prevention strategies.
  - Served as escalation point for complex cases, providing guidance on high-risk situations.
  - Presented independent recommendations to resolve intricate compliance issues efficiently.
  - Led compliance monitoring and testing initiatives in international markets, ensuring adherence to annual plans.
  - Analyzed transaction monitoring alerts, escalating unresolved cases for further investigation.
- **OPERATIONAL ANALYST**, 08/2015 - 10/2017  
**J P Morgan Chase**

  - Client On-boarding-- Remediation of Client On-boarding fails by identifying and resolving the issue and making sure the account is setup correctly in all downstream applications.
  - Verifying the client's information is correctly captured in all the applications for every COB fail remediation and making sure all the required documents are in place.
  - Setting up new accounts for by mirroring the existing accounts which were hacked or compromised by the fraudsters.
  - Verification of ATR (Account Trading Restrictions) Reports and Account Coverage Reports (Assigning/Modification of Client Service teams, Sales Traders, Investor etc.) processed by the team members.
  - Sending EOD report to the management every EOD.
  - Resolving queries or any issues with consultative research.
  - Preparing & updating Standard Operating Procedure (SOP) documents whenever there are any changes and getting them approved from business partners.
  - Generation of Key Performance Indicators (KPI) on daily basis and generating weekly & monthly MIS.
  - Investigating & identifying root causes of errors.
- **SENIOR PROCESS EXECUTIVE**, 06/2014 - 08/2015  
**Cognizant(CTS)**

  - Collecting and reviewing all the KYC documents required for the periodic reviews of clients to the bank and conducting due diligence using customer screening database and third-party applications across various regulatory requirements around the globe.
  - Validating CDD documentation provided by the business independently from various websites and vendors and requesting missing documentation.
  - Processing Client Service team change requests.
  - Processing Bloomberg reports.
  - Interact with oversight teams as required.
  - Gathering and compiling MIS on customers and underlying investors CDD.
  - Preparing status reports to senior management.
- **ANALYST**, 08/2012 - 06/2014  
**Deutsche Bank**, Bengaluru, Karnataka

  - Worked with Fund transfer team(Swift payments).
  - Validating CDD documentation provided by the business independently from various websites and vendors and requesting missing documentation.
  - Reviewing and tracking CDD documentation for all customers in line with applicable KYC Policies & Procedures.
  - Screening customer's names and other parties against various lists.
  - Completing the necessary forms and documentation required to Support CDD as fully auditable.

---

**PROCESS ASSOCIATE**, 11/2011 - 06/2012

**Magna Infotech**, Bengaluru, Karnataka

- Worked with Audit confirmation team.
- Validating CDD documentation provided by the business independently from various websites and vendors and requesting missing documentation.
- Reviewing and tracking CDD documentation for all customers in line with applicable KYC Policies & Procedures.
- Completing the necessary forms and documentation required to Support CDD as fully auditable.

---

**EDUCATION**

**M.S. University**, 01/2013

**MBA: Finance**

---

**Kumaun University**, Kashipur, Uttarakhand, 01/2010

**BBA: Finance**

---

**DISCLAIMER**

I do hereby declare that above particulars of information and facts stated are true, correct and complete to the best of my knowledge and belief.

---

**LANGUAGES**

Fluent, Fluent

---

**APPLICATIONS  
KNOWLEDGE**

- ECM
- Cornerstone
- Clear
- Lexis Nexis Anti Money Laundering Solutions
- World Check
- Firco-soft
- External Searches Like -Guide star, SOS, Bloomberg and Hoovers Etc.
- R-TAM
- SBS-Omni-Bus

---

**PERSONAL INFORMATION**

Hobbies: Travelling, Visiting and exploring new places, Playing Cricket, Playing Table Tennis