



# NITIN KUMAR

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## 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 auditible.

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**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.

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**EDUCATION****M.S. University, 01/2013****MBA: Finance**

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**Kumaun University, Kashipur, Uttarakhand, 01/2010****BBA: Finance**

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**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.

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**LANGUAGES**

Fluent, Fluent

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**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

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**PERSONAL INFORMATION**

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