

# SUKANTA BHATTACHARYA

LOCATION  
KOLKATA

AML/KYC and Financial Crime Compliance professional with 11+ years of experience in managing large-scale operations, regulatory compliance, and client-facing consulting engagements. Proven expertise in KYC/CDD/EDD, AML/CTF compliance, transaction monitoring, QA frameworks, and risk mitigation. Strong track record of leading teams (50+ analysts), driving process improvements, and delivering high-quality outcomes in fast-paced managed service environments. Skilled in stakeholder management, regulatory adherence, and building scalable compliance frameworks aligned with global standards.

## PROFILE SUMMARY

- Seasoned Compliance professional with 11+ years of experience, including 6+ years in managerial roles, steering comprehensive Transaction monitoring audit engagements, Fraud compliance assessments, and crafting robust SOPs across diversified banking and financial operations and Sanctions.
- Proven expertise in executing end-to-end risk assessments, regulatory compliance reviews, and fraud risk monitoring across retail and Trade Finance segments, ensuring adherence to Regulatory guidelines and global standards.
- Demonstrated capability in mentoring large teams (up to 50 members), enhancing audit quality through continuous coaching, streamlining workflows, and implementing early warning triggers and red flag indicators.
- Adept at designing and strengthening internal control systems, leading internal control reviews, and collaborating with global risk teams to ensure readiness and compliance with organizational policies.
- Expertise in leveraging Modern tools to create insightful dashboards and reports, delivering actionable intelligence to senior leadership for informed decision-making.
- Certified Risk Management Expert (ISO 31000), Lean Six Sigma Yellow Belt holder, and multiple certifications in AML/CFT and Fraud, with a track record of reducing operational risks by 30% and achieving zero major audit observations.

## CORE COMPETENCIES

- Financial Crime Compliance (AML/KYC/CTF)
- Transaction Monitoring & Investigations
- QA Reviews (SAR/STR, TM, KYC)
- Team Leadership & People Management |
- Regulatory Compliance (BSA, FATF, OFAC)
- Process Optimization & Automation | SOP Development & Policy Implementation
- Stakeholder Management & Cross-Functional Collaboration
- Consulting & Managed Services Delivery
- Financial Crime Training & SME Support | Risk Assessment & Mitigation

## SOFT SKILLS



## EDUCATION DETAILS & TECHNICAL SKILLS

- 2014: MBA in Banking & Finance Manipal University, Bengaluru
- 2012: B.Tech. (Electronics & Communication) West Bengal University of Technology, Durgapur
- Microsoft Office (Word, PowerPoint, Excel)
- Power BI | Lexis Nexis | Actimize | World Check | SAS AML | ECM

## CERTIFICATIONS

- OPERATIONS Risk Management Certification from GRC July 2025
- Certified Risk Management Expert (ISO 31000) by SIX SIGMA ACADEMY Amsterdam 2024
- Completed Lean Six Sigma Yellow Belt Certification in 2024.
- Certification in Customer Identification and AML Controls from CPD, Brentford UK 2024
- Certified Anti-Money Laundering Specialist (CAMS)(Status: In Progress | Expected: 2026)
- Certified AML/CFT Compliance Requirement by Governance of Risk & Compliance (GRC) 2024

## LEADERSHIP ATTRIBUTES

- Supervised team of 50 analysts performing KYC and AML reviews.
- Allocated workload, ensured SLA adherence, and monitored quality performance.
- Conducted performance reviews and development coaching.
- Acted as SME for complex KYC & EDD cases.
- Increased team efficiency through process optimization and workflow redesign
- Developed high-performing team members into leadership roles
- Guided team on risk identification and regulatory interpretation.

## SIGNIFICANT HIGHLIGHTS

- **QC Framework Development:** Built scalable quality control methodology across AML/KYC operations, improving audit scores and regulatory compliance.
- **Process Optimization:** Streamlined workflows reducing turnaround time and increasing productivity.
- **Client Advisory Support:** Partnered with clients to enhance AML frameworks and identify new service opportunities.
- **Strengthened Productivity** and minimized gap through targeted training delivery for 160+ analysts.

## WORK EXPERIENCES

### SEP'24- SEP'25 | American Express (TEKsystems Global Services) Financial Intelligence Unit (Team Manager: Team Size 20)

- Lead AML and Transaction Monitoring operations for a US-based MSB client, ensuring compliance with BSA/AML and CFT regulations.
- Manage and mentor analysts and junior investigators, improving productivity, quality, and turnaround time.
- Conduct end-to-end investigations including alert review, KYC analysis, and suspicious activity identification.
- Drive quality control reviews and calibration sessions, improving accuracy and reducing error rates.
- Collaborate with clients to implement process improvements and regulatory updates.
- Improved investigation quality and reduced false positives through enhanced QC framework
- Strengthened client relationships through consistent delivery and advisory support
- Utilize tools such as Actimize, SAS, and ECM for monitoring and case management.
- Support stakeholder reporting, dashboards, and performance metrics tracking.

### Aug'14- Nov 23 | The Federal Bank Ltd. Compliance & Risk Monitoring Department (Manager: Team Size 50)

- Managed a team of 50+ analysts, overseeing production, quality, and SLA adherence.
- Conducted performance evaluations, hiring decisions, promotions, and coaching initiatives.
- Led KYC/CDD/EDD reviews, onboarding processes, and periodic refresh activities.
- Acted as primary client contact, presenting performance reports and identifying opportunities for process enhancement.
- Designed and implemented SOPs, QC methodologies, and risk-based review frameworks.
- Led root cause analysis (RCA) on errors and implemented corrective actions to improve quality metrics.
- Supported strategic initiatives and transformation projects within AML/KYC operations.

## ADDITIONAL INFORMATION

- Strong experience in consulting and managed services environment
- Excellent communication, stakeholder management, and leadership skills
- Ability to manage multiple projects, drive timelines, and influence senior stakeholders
- Entrepreneurial mindset with focus on continuous improvement and innovation