
JAZIB BHAT

FINCRIME OPERATIONS

Gurugram, India 122004 ♦ +916006886752 ♦ jazibamin@gmail.com

PROFESSIONAL SUMMARY

Financial Crime Compliance professional with 11+ years of experience across AML Transaction Monitoring, end-to-end KYC lifecycle management, Sanctions Screening, AML Governance, FCC Controls, and regulatory compliance operations supporting global banking institutions. Proven expertise in managing large AML/KYC operations, implementing control frameworks, conducting Quality Assurance (QA) and QC sampling programs, and supporting internal and external regulatory audits. Experienced in handling the complete client lifecycle including customer onboarding, KYC/CDD/EDD reviews, periodic reviews, adverse media screening, and escalation of suspicious activity for regulatory reporting. CAMS certified with strong knowledge of FATF recommendations, Wolfsberg principles, and global AML regulatory expectations.

WORK HISTORY

Operations Manager – AML, 10/2024 - Current

Genpact – Gurugram

- Managed a team of AML analysts handling transaction monitoring alerts across retail and corporate accounts
- Oversaw end-to-end alert lifecycle, ensuring timely and accurate disposition within SLA timelines
- Conducted quality reviews on complex/high-risk cases and provided actionable feedback to improve team accuracy
- Reduced false positives by identifying gaps in monitoring scenarios and collaborating with compliance teams
- Developed dashboards using Power BI to track KPIs such as productivity, QA scores, and alert aging
- Led training sessions and mentored new hires to enhance investigation quality and consistency
- Acted as primary point of contact for internal audits and client reviews, ensuring zero major findings
- Conducted regular performance reviews, identifying areas for improvement and developing action plans to address them.
- Supervised operations staff and kept employees compliant with company policies and procedures.

Deputy Manager – AML Transaction Monitoring, 07/2021 - 10/2024

WNS Global Services – Gurugram

- Managed AML transaction monitoring operations and supervised investigators reviewing suspicious transaction alerts.
- Implemented structured QC sampling frameworks to review investigation quality and ensure compliance with AML policies.
- Performed root cause analysis on QA findings and implemented corrective action plans to improve investigation standards.
- Supported client regulatory audits, internal compliance testing and risk reviews.
- Provided subject matter expertise on AML investigation standards, suspicious activity escalation, and regulatory expectations.
- Improved team efficiency by streamlining processes and implementing innovative management strategies.
- Identified areas for improvement within the department, implementing strategic initiatives to address gaps in performance or resources.

Team Leader - KYC Operations, 03/2020 - 07/2021

JP Morgan Chase – Hyderabad, India

- Led a team of KYC/CDD analysts responsible for onboarding and periodic reviews of individual and corporate clients
- Managed end-to-end KYC lifecycle including Customer Identification Program (CIP), CDD, EDD, and UBO identification
- Ensured adherence to global AML/KYC regulations and internal compliance policies (FATF, local regulatory requirements)
- Reviewed high-risk customer profiles including PEPs, complex ownership structures, and offshore entities
- Conducted quality checks and implemented QA frameworks to maintain high accuracy and reduce rework
- Monitored team productivity, SLA adherence, and case aging; implemented corrective actions where required
- Acted as escalation point for complex cases and provided decisioning support to analysts
- Coordinated with compliance, legal, and onboarding teams to resolve documentation and risk-related queries
- Prepared MIS reports and dashboards to track KPIs such as turnaround time, QA scores, and risk categorization
- Led process improvement initiatives to streamline onboarding and reduce turnaround time
- Supported internal and external audits by ensuring documentation completeness and regulatory compliance

Analyst/TL – AML & KYC Operations, 01/2017 - 03/2019

JP Morgan Chase & Co. – Hyderabad, India

- Independently handled end-to-end KYC/CDD and EDD reviews for individual and corporate clients without direct team management responsibilities
- Performed detailed customer due diligence including identity verification, risk assessment, and UBO identification for complex ownership structures
- Conducted enhanced due diligence for high-risk customers including PEPs, adverse media, and high-risk jurisdictions
- Acted as Subject Matter Expert (SME) for complex cases, supporting junior analysts and providing guidance on policy interpretation
- Ensured compliance with global AML/KYC regulations (FATF, local regulatory requirements) and internal policies
- Reviewed and validated onboarding and periodic review cases to ensure accuracy and completeness
- Identified discrepancies, red flags, and suspicious patterns, escalating cases where required
- Utilized screening tools (e.g., sanctions, PEP, adverse media) and conducted open-source intelligence (OSINT) research
- Maintained high quality and accuracy standards, consistently achieving strong QA scores
- Collaborated with compliance, onboarding, and legal teams to resolve complex documentation and risk-related issues
- Contributed to process improvement initiatives by identifying inefficiencies and recommending enhancements
- Supported audit and regulatory reviews by ensuring proper documentation and case defensibility

AML Analyst, 02/2016 - 12/2016

TCS – Bengaluru, India

- Performed AML alert investigations and suspicious transaction analysis.
- Conducted KYC remediation reviews for financial institutions and high-risk customer segments.
- Assisted in drafting AML policies and procedures, ensuring alignment with regulatory requirements and industry best practices.
- Ensured prompt resolution of cases involving potential money laundering or terrorist financing activities, liaising with law enforcement agencies as needed.
- Supported management in risk assessment, providing valuable insights on potential AML vulnerabilities within the organization.
- Documented research findings to support risk-based decision-making and resolution to escalated fraud incidents.

Associate Analyst - KYC, 08/2014 - 01/2016

Wipro BPS Services – Bengaluru, India

- Performed Customer Due Diligence (CDD) for individual and corporate clients as part of onboarding and periodic review processes

- Verified customer identity using reliable and independent source documents in line with KYC regulations
- Conducted screening for sanctions, PEP, and adverse media using tools such as World-Check/LexisNexis
- Analyzed customer risk profiles based on geography, industry, transaction behavior, and ownership structure

EDUCATION

MBA – Master of Business Administration: Finance, 08/2013

Punjabi University Patiala - Chandigarh, India

LANGUAGES

English

Hindi

Urdu

CERTIFICATIONS

CAMS – Certified Anti-Money Laundering Specialist

SKILLS

Operations management

Problem-solving

Customer service

Performance monitoring