

MOHAMMAD HARUN, CAME

OBJECTIVE

Led and administered the development and implementation of comprehensive financial crime prevention strategies, ensuring robust compliance with regulatory requirements and safeguarding the organization against financial crime risks., targeting assignments in **AML Transaction Monitoring / KYC** with an organization of high repute.

CONTACT

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CORE COMPETENCIES

AML (Transactions Monitoring)

KYC (Onboarding, Periodic Review, and Remediation)

Customer Due Diligence / Enhanced Due Diligence

People Management

Training & Development

Client Relationship Management

Stakeholder Management

Screening (Negative News, Sanctions and PEP)

Suspicious Activity Report (SAR) Filing

TOOLS

Screening Tools (World check, Factiva, RDC and Lexis Nexis)

Workflow tools (SAS, AWS, Fenergo)

PROFILE SUMMARY

- **A goal-oriented professional**, with **over 12 years** of rich experience in Global AML, KYC and Financial Crime Compliance.
- Ensured high quality services were provided to customers within the agreed SLAs and regulatory norms (**AML guidelines & KYC norms**).
- Showcased proficiency in **conducting thorough due diligence using public and private databases**, ensuring compliance with AML, BSA, USA Patriot Act, FATF, OFAC, and other regulatory standards to mitigate risks.
- Skilled in **developing and maintaining AML policies, procedures, and controls** to detect and prevent money laundering activities.
- Excel in **strategic analysis, effective operations oversight, and meticulous planning, emphasizing capacity development and training initiatives** for continuous growth.
- Showcased proficiency in deploying **innovative strategies and best practices** in **financial crime compliance**, contributing to the overall integrity and reputation of the organizations served.
- **Led and motivated teams** by providing clear direction, fostering collaboration, and ensuring the development of skills and capabilities to achieve organizational goals and enhance team performance.

WORK EXPERIENCE

KPMG Assurance and Consulting Services LLP, Gurugram

Jan'22 – Present

Assistant Manager

Key Result Areas:

- Leading a team of analysts, senior analysts, SMEs and QCs in conducting comprehensive KYC checks and due diligence, ensuring compliance with regulatory standards such as the Bank Secrecy Act (BSA) and U.S.A. Patriot Act to mitigate operational and reputational risks.
- Managing daily team activities, including setting production targets, tracking performance through Tableau, and guiding team members to meet goals while ensuring high-quality, error-free case processing. Conducted training for new and existing team members and managed team attrition.
- Providing regular performance feedback, prepared scorecards, and conducted monthly one-on-one meetings to monitor and improve individual performance, including managing performance improvement plans and nominating team members for rewards and recognition.
- Supporting recruitment efforts by conducting interviews, participating in management calls, and suggesting process improvements. Fostered strong partnerships with senior management and engaged in CSR activities.
- Ensuring all customer identification procedures are followed in line with regulatory requirements, including the collection and verification of necessary documents to assess potential risks associated with clients.
- Conducting regular KYC reviews to update customer profiles, monitor suspicious activities, and ensure continuous compliance with Anti-Money Laundering (AML) and other financial regulations.
- Conducting end-to-end KYC periodic reviews, including customer screening, outreach for missing documents, and timely case completion.
- Executing level two investigations for SAS-generated alerts, analysing customer transactions and preparing Suspicious Activity Reports (SARs) or closing cases as per alert guidelines.
- Conducting detailed transaction monitoring using AML systems to identify and investigate activities indicative of money laundering or other suspicious behaviours.
- Developing and implementing individualized training programs to enhance staff capabilities, ensuring alignment with established Service Level Agreements (SLAs) and operational objectives.
- Monitoring and analysing key performance indicators (KPIs) to assess team performance and drive accountability in resolving outstanding cases and alerts.

CERTIFICATIONS

- Certified Anti-Money Laundering Expert, India Forensic, Pune (2021)
- AML-KYC Certification, IIBF, Mumbai (2019)
- Certification in Mutual Fund Distribution, NISM, Raipur (2015)
- Certification in Depository Module, NSDL, Bangalore (2012)
- Certificate in Advanced Treasury Management, Manipal University, Manipal (2015)
- Certification in Leadership Development Program, TAPMI, Manipal (2014)

ACHIEVEMENTS

- Received SPOT Award, Cloud 9 Award, Above & Beyond Award and Super Team Award at KPMG for exemplary teamwork and performance.
- Successfully traveled to Johannesburg, South Africa, to lead the migration of a new process from South Africa to India for Wipro.
- Recognized by clients and business leaders at Wipro for outstanding performance in managing and completing critical projects.
- Awarded SPOT Award at eClerx and promoted to Quality Checker within just three months of joining.
- Consistently received positive feedback from various customers for delivering outstanding service.
- Earned a Certificate of Appreciation from the Regional Head of ICICI Bank and qualified for several national-level contests within the bank.
- Honored with Star Award for exceptional performance at ICICI Bank.

EDUCATION

MBA (Banking & Finance) from Manipal University, Manipal in 2015

PGDB (Banking & Finance) from Manipal University, Bengaluru in 2012

B.Com. from Guru Ghasidas University, Bilaspur in 2009

HDCA-Computer Application from C.V. Raman University, Bilaspur in 2007

- Assessing transactional risks and customer profiles to identify potential warning signals.
- Collaborating with departments such as compliance, risk management, and legal to exchange information and share findings related to suspicious activities.
- Remaining updated on the latest developments in AML regulations and financial crime trends to adapt monitoring procedures accordingly.
- Collaborating with other departments such as legal, compliance, risk, and operations to address AML/KYC concerns and ensure consistent regulatory adherence.

Cognizant Technology Solutions India Ltd., Hyderabad Team Leader

Apr'21 – Dec'21

Key Result Areas:

- Analysed various production reports to track team performance and manage AML/KYC-related KPIs for the segment/group, ensuring consistency in quality and timely completion of tasks.
- Oversaw the complete KYC periodic review process, including customer screening (Sanctions, PEP, and negative news), client outreach through email for outstanding documents/information, and ensuring cases are completed within deadlines.
- Participated in management calls/meetings to discuss the team's performance, contribute ideas for project/process improvements, and manage relationships with both internal and external stakeholders.
- Collaborated with the compliance team, business units, and KYC teams globally to interpret and implement new AML policies, ensuring compliance with global regulatory requirements.
- Drafted, reviewed, and filed Suspicious Activity Reports (SARs), handling the full end-to-end process or closing alerts as per the case scenario.

Wipro Ltd., Mumbai Senior Analyst

Oct'18 – Mar'21

Key Result Areas:

- Prepared KYC reports for various client types (Corporate, Banks, Governments, SOEs, and Trusts) across all risk ratings (Low, Medium, High) and conduct periodic KYC reviews. Perform complete KYC onboarding for new clients.
- Assigned accurate risk ratings to client accounts, identifying high-risk jurisdictions, businesses, and politically exposed persons (PEPs). Conduct due diligence (SDD, SCDD, EDD) and client screening (PEP, sanctions, adverse media) using World-Check, Fincen, and OFAC lists. Prepare and analyse PEP and sanctions forms.
- Collaborated with the bank's global business head, relationship managers, MLRO, deputy MLRO, and internal auditors via email and calls to analyse and approve PEP, sanctions, and high-risk factors, supporting policy development for KYC/AML compliance.

eClerx Services Ltd., Pune Senior Analyst

Feb'17 – Oct'18

Key Result Areas:

- Verified client identification, acceptance policies, and account documents per BSA, U.S. Patriot Act, and regulations. Conducted KYC reviews, remediation, and gap analysis for all customer types and risk levels.
- Assessed client risk, perform due diligence (SDD/EDD), and screen for PEPs, sanctions, and negative news using Lexis Nexis, World-Check, FACTIVA, and CL search against relevant lists. Escalate any high-risk findings.

ICICI Bank Ltd., Raipur Deputy Manager

Aug'12 – Dec'16

Key Result Areas:

- Conducted client on boarding, KYC periodic reviews, and transaction monitoring, including CDD and EDD.
- Ensured compliance with branch audit requirements and AML/KYC guidelines, preparing monthly audit reports.
- Ensured adherence to bank policies, procedures, and regulations (BSA, AML, CIP) in line with federal guidelines, including audit and cash management functions.
- Acted as branch manager in their absence and prepared monthly forensic investigation reports for the department and organizational accounts.

PERSONAL DETAILS

Date of Birth: 10th April 1990

Languages Known: English and Hindi

Current Address: Gurugram, Haryana – 122022