**Sowmya Gopalakrishnan – Business Analyst – Financial Crime**

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**Visa Status:** PSW Visa (valid for 2 years)

**PROFESSIONAL PROFILE**

# Experienced Compliance and Financial crime Specialist with over 10 years of experience in the financial sector, specializing in business analysis, requirements elicitation, data migration, and Agile methodologies. Proficient in customer due diligence, enhanced due diligence, risk assessments, and transaction monitoring, with a strong track record of implementing effective KYC policies. Currently pursuing an MSc in Data Science and Business Analytics, set to complete in September 2024, to further refine expertise in data-driven financial crime detection and business analytics.

# SKILLS

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| **Technical Skills:** | Financial Crime Analyst, Due Diligence, Regulatory Compliance, Risk Management, Transaction Monitoring, Sanctions Screening, Anti-Money Laundering (AML), Know Your Customer (KYC), Suspicious Activity Reporting (SAR), AML/CFT Compliance, Client Onboarding. |
| **Soft Skills:** | Analytical Skills, Problem-solving, Organization, Research Abilities, Attention to Detail, Communication. |
| **Tools:** | Flexcube, Finacle, JIRA, Confluence, Microsoft Office, FIS Profile Core Banking System. |

# EXPERIENCE

# Senior lead Analyst,Fidelity Information Services Private Ltd, India, IN *May 2022 – Nov 2022*

**Project Title: Core Banking Upgrade for APAC Region**

**Client: APAC Region Client**

**Outline:** Led a core banking system upgrade for a prominent client in the APAC region, with a focus on enhancing KYC, AML, and Compliance processes to meet stringent regulatory requirements. The project was tailored to address client-specific challenges and ensure compliance with geographical and regulatory requirements.

* Conducted in-depth analysis to identify challenges within the client's existing core banking system, proposing actionable solutions aligned with regional regulatory standards.
* Authored comprehensive Business Requirement Documents (BRD) and Functional Specification Documents (FSD) to guide the customization of financial crime detection and KYC systems.
* Served as the functional lead for scrum teams, specializing in KYC, AML, and Compliance modules, and managing client requirements for automation, customizations, and new screen designs.
* Collaborated with compliance, legal, and IT teams to ensure alignment with regulatory standards, and reviewed test cases to ensure system enhancements met client and regulatory expectations.
* Reviewed test cases to ensure alignment with client requirements and provided continuous guidance and support to the development team throughout the project lifecycle.
* Engaged with external stakeholders and internal teams to ensure clear understanding of requirements and facilitated decision-making to align the project with client goals.

**Team Lead -KYC/AML, Mashreq Global Services, India, IN *Sep 2019 - Sep 2021***

**Outline:** Conducted comprehensive Digital KYC reviews and supported Enhanced Due Diligence (EDD) for high-risk customers at Mashreqbank.

* **EDD Reviews:** Led the completion of EDD reviews for high-risk customers, ensuring compliance with internal and external regulatory requirements.
* **Transaction Activity Assessment:** Assessed and monitored high-risk customer transactions to ensure alignment with business activities.
* **Risk Assessments:** Conducted and updated risk assessments, improving the accuracy of customer risk ratings.
* **Project Leadership:** Led initiatives to enhance the EDD process, including the development of new tools and methodologies.
* **Regulatory Compliance:** Ensured adherence to global EDD standards such as FATF, and local regulations.

**Key Achievements:**

* Collaborated with the IT team to implement a digital (automated) KYC onboarding and periodic review system in 2019, leading to a 30% reduction in customer onboarding times.
* Reduced failed or erroneous auto-checks by 25%.
* Improved the success rate of auto KYC checks by 20%.
* Streamlined EDD review processes, reducing review times by 20%.

**Deputy Manager, State bank of India, India, IN *Jun 2012 - Sep 2019***

**Outline:** Managed real-time monitoring and investigation of high-value transactions to detect potential money laundering activities at SBI.

* **Investigations:** Conducted in-depth investigations into high-risk customers and transactions, escalating suspicious activities for further action.
* **Transaction Monitoring:** Monitored transactions to identify and escalate potential money laundering activities.
* **Compliance Reporting:** Prepared detailed reports and recommendations based on investigation findings.
* **Stakeholder Collaboration:** Coordinated with internal stakeholders and law enforcement agencies to enhance fraud detection and prevention measures.

**Financial Analyst, Centrino Engineering Pvt Ltd, India, IN *Nov 2009 – Mar 2012***

* **Outline:** Analysed financial data, prepared accurate financial statements, managed budgets, and tracked key performance indicators (KPIs).

# EDUCATION

**MSc Data Science and Business Analytics (Pursuing)** *2023 - 2024*

*University of Plymouth, Plymouth, United Kingdom*

**Master of Business Administration (MBA)** *2007 - 2009*

*Nehru Institute of Information Technology and Management, Coimbatore*

# ACHIEVEMENTS

Received Spot Awards from MASHREQ in recognition of achievements and dedicated efforts.