

THIYAGARAJAN B

EMAIL: thiyagurajan005@gmail.com MOB:

+91 8248980200

CAREER OBJECTIVE:

- Dynamic and highly qualified AML executive with extensive knowledge of banking and compliance over 6 years.
- In-depth understanding of Anti-Money Laundering procedures and laws with a professional record I aspire to take up a challenging role in the banking operations & Financial Service industry, where my diligence and experience can contribute to the growth of the organization.

PROFESSIONAL EXPERIENCE

**Current employer: Senior Associate (Financial Crime Operations) Commonwealth Bank of Australia
December 2021 to Present.**

- Performing Quality Checks on all types of clients in Customer Due Diligence (CDD) & Enhanced Customer Due Diligence (ECDD).
- Performing KYC on new to bank customers by undertaking appropriate KYC and screening measures and escalating the cases to Senior analyst in case of any red flags.
- Conducting World Check (Sanctions and PEP Screening) & Adverse Media checks.
- Sanctions – Customer name screening and understanding the business focus/location/citizenship through financial statements, company websites, annual reports, customer confirmation and identification documents.
- Performing investigation on AML - Transaction monitoring alerts and identify or detect unusual or suspicious behavior which may represent money laundering/terrorist financing by researching the background of client transactions and escalate wherever there are red flags.
- Performing Transactions Analysis to identify any suspicious/structured/high value transaction conducted in the account and if such red flags are identified the same will be reported to FCC and other authorities as per operating procedures.
- Additional to process, handling allocation of work and acting as POR in team to identify data and documentation gaps and coach them on accordingly.

Project:

- Worked on a Charity project wherein very high charities clients ECDD (Enhanced Customer Due Diligence) was performed and the same has been reviewed to identify gaps and to check whether the desired quality standards are met. (6 months).
- Worked on Escalation project wherein customer's which are escalated for FCC review for different reasons like Sanction concern, PEP, High Value Transaction, 3+ SMRs, Negative News etc. were four eyed as a senior analyst and also performing gap analysis and making sure the escalations valid before FCC reviews and provide their determination. (3 months).
- Worked on a Transaction Monitoring project wherein the clients which alerted due to falling under TM business rule and as a senior analyst making sure a full ECDD is completed with transaction analysis and identify any additional red flags and escalate or maintain the customer accordingly (3 months).
- Worked on KYC response team, to coordinating between ECDD Analysts and onshore CVS team who undertake client outreach (3 months).

**Previous employer: Accenture Solution Pvt Ltd - Process associate - DB Project Mercury -
Since September 2019 to December 2021.**

- Performed the required KYC screenings on customers documenting the information obtained on the client's as required by global KYC procedures.
- Improved and implemented customer risk rating criteria with KYC management and procedure for both consumer and corporate customer.
- Solely responsible for conducting, performing background checks and screening/researching new.
- Review cases for adherence to EDD procedures and ensure analyst conclusions are clear, complete

- and supported by the information in the file.
- Performed Sanctions screening and PEPs identification. Reviewed potential negative news hits across Global Client Management divisions.
- Analyzed client data, documentation and negative news in order to determine a Client Risk Profile as established under the KYC Procedures.
- Prepared KYC Due Diligence profiles on a wide range of entity types (Trusts, LLC's, Partnerships, and Corporations).
- Handled multiple priorities and deadlines concerning review of high risk clients.
- Reviewed and organized the bank's Account Activity Review (AAR) to ensure that the "Know Your Customer" ("KYC") forms are meeting standards according to the Banking (BSA/AML) & Regulatory policies.

Previous employer: Tata Consultancy Services - HSBC KYC due diligence – since September 2017 to July 2019.

- Creating KYC profiles as per France and UK compliance regulatory(FATF/AML)
- Responsible for ensuring and reviewing all KYC requirements for new / existing requirements prior to account opening. Customers using internal KYC systems.
- Assist with Quality review to ensure that information obtained is consistent with Policies and Procedures and satisfies local and Enterprise regulatory requirements.
- First Line Screening of the customer and any related parties using KYC screening tools (World Check, RDC etc.) to identify the presence of PEPs, SDNs or adverse news.
- Facilitate continuous improvement of work flow, customer service, personnel development through various initiatives like process re-engineering, training, sharing best practices etc. in conjunction with peers and line management.

SKILLS/KNOWLEDGE:

- Good understanding of relevant new business and Remediation KYC laws and regulations.
- Good Knowledge in Fraud, Criminal, Financial crime Investigations.
- Good knowledge of Business information sources such as One Source, ICC Bankers Almanac, orbis, Bloomberg, Avoux and other public sources.
- Good team player, proactive and able to adopt quickly.
- Good analytical and problem-solving skills and the ability to present information in a clear, concise manner.

TECHNICAL / SOFTWARE SKILLS:

- Software Tools: MS Office – Word, Excel, PowerPoint & Outlook
- Extensive knowledge on performing internet searches and good typing skills.
- Screening tools- Fircosoft, World check one, Lexis Nexis & RDC

SCHOLASTIC PROFILE:

- MBA in Finance, St. Joseph's Institution, MBA Twinning Programme- Pondicherry university 2022.
- Bachelor in commerce, Jairam college of art and science, Salem.(2017).
- Sri Vidya Mandir higher secondary school, CBSE, Salem. (2014) Majored in Commerce.

PERSONAL DETAILS:

- Date of Birth: 19 December1995
- Language Proficiency: English, Tamil and Sowsashtra.
- Marital Status: Married

DECLARATION:

I hereby declare that the above information is true to the best of my knowledge and belief.