



# SANCHITA KUNDU

📍 Mumbai, Maharashtra 421204

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✉ sanchitaknd1@gmail.com

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## SUMMARY

Versatile Professional with Strong Work Ethic | Adaptability | Interpersonal Skills | Expertise in Risk Mitigation, Compliance, and Quality Control | Seeking New Challenges and Growth

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## SKILLS

- TECHNICAL SKILL
- Good Typing Skills of 40 wpm
- Good Knowledge of Banking software and usage of its tools
- Knowledge with Microsoft office kit MS Excel, MS Word, PowerPoint
- Communication Skill
- Compliance Training
- Risk Assessment
- Compliance Monitoring
- Quality Control
- Legal Compliance
- Risk Mitigation
- Operations Management
- Risk Identification
- Credit Analysis
- Loan Documentation
- Underwriting
- Verbal and Written Communication
- Oral and Written Communications
- Computer Skills

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## EXPERIENCE

**KYC ANALYST**, 05/2021 - Current

**Accenture Solutions Pvt Lt**, Mumbai, India

- Performing the due diligence on new Clients, requesting the KYC information, documentation, review and verification of received documentation and making an analytical risk assessment for new and existing clients
- Investigating high risk clients and reporting where necessary, including Politically Exposed Persons, and obtaining all necessary documentation to complete the client file
- Have a thorough understanding of client's business and related parties in order to monitor client's activities for unusual transactions
- Perform further investigation on identified suspicious client and client's transactions and report to KYC/AML compliance officer
- Screening of all the relevant documents and perform change stage on basis of risk rating assessment
- Reviewed and updated compliance policies to ensure alignment with applicable laws, regulations and industry standards
- Assessed organizational risk posed by non-compliance with applicable laws,

regulations and industry standards

- Provided guidance to business units on regulatory issues related to products or services offered
- Maintained detailed records of all investigations into suspected violations of applicable rules and regulations
- Advised senior management on best practices for managing risk associated with non-compliance
- Ensured that periodic reviews were conducted on new products or services prior to launch
- Managed IT governance, risk and regulatory compliance
- Verified documentation against compliance standards and communicated deficiencies to resolve issues
- Completed in-depth examinations of financial information to detect compliance issues.

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**OFFICE EXECUTIVE**, 07/2020 - 04/2021

**NPR Connect Private Limited**, Mumbai, India

- Worked as KYC Checker at NPR Connect Pvt Ltd. The Job role includes complete reviewing of KYC documents, checking them with the system, making remarks and approving the cases online
- Review individual and sole proprietorship files to fulfill the criteria
- Report making on the basis of work analysis
- Checking the KYC documents on various online portals for the verification and validation process
- MIS maintain and prevention of w onboarding
- Compiled reports detailing the results of quality assurance testing activities
- Participated in training sessions designed to improve understanding of Quality Control principles and methods.

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**JUNIOR ASSOCIATE**, 10/2019 - 01/2020

**Wipro Limited**, Asansol, India

- Worked at Asansol as an Off Role employee
- Roles & Responsibilities: Complete Car loan applications, including credit analyses and summaries of loan requests, and submit to loan committees for approval
- Review individual or commercial customer files to identify and select delinquent accounts for collection
- Evaluate customer records and recommend payment plans based on earnings, savings data, payment history, and purchase activity
- Analyze credit data and financial statements to determine the degree of risk involved in extending credit or lending money
- Compare liquidity, profitability, and credit histories of establishments being evaluated with those of similar establishments in the same industries and geographic locations
- Processed customer credit applications and documents in accordance with bank procedures
- Reviewed loan requests for accuracy, completeness, and compliance with applicable regulations
- Performed risk assessment on customers' creditworthiness using established criteria
- Verified customer identity by obtaining proper documentation from applicants
- Collaborated with other departments to ensure smooth processing of credit

applications

- Analyzed customer credit profiles to determine whether they met the requirements for a loan approval
- Provided guidance on the most suitable type of loans available according to customer needs
- Identified potential risks associated with granting new loans or renewing existing ones
- Developed strong relationships with external partners such as banks, insurance companies., in order to facilitate business operations
- Processed search requests for credit analysts
- Compiled data related to debtors' assets, liabilities, income, expenses, and payment history
- Responded promptly to inquiries from customers regarding their accounts and payments due dates.

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**ASSOCIATE**, 04/2017 - 09/2019

**Vara United Private Limited**, Mumbai, India

- Supported management team to facilitate task completion and meet performance goals
- Collaborated with AML officials to analyze transaction data and identify patterns and trends potentially indicative of unethical activity
- Researched and validated contract performance data and basic client profile information to achieve total database content accuracy
- Participated in new client onboarding and contract renewal processes, conducting due diligence on contract performance and recommending adjustments to better meet client needs
- Kept comprehensive logs tracking compliance documents and tasks to contribute to achieve conformity with company policies and client expectations
- Attended company meetings with executives, shareholders and managers to provide input on prospective clients and suppliers, advising on contract compatibility with company objectives
- Reviewed customer documents and information to ensure compliance with KYC regulations
- Analyzed customer data to identify suspicious activity or potential money laundering schemes
- Updated client profiles with relevant KYC information
- Ensured that all AML and KYC policies are properly implemented across the organization
- Assessed customer accounts for potential sanctions violations
- Requested financial documents from customers.

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**EDUCATION AND  
TRAINING**

**NETAJI SUBHAS OPEN UNIVERSITY**, 01/2016

**Master of Arts: Social Work**

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**BURDWAN UNIVERSITY**, 01/2015

**Master of Arts: English Literature**

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**BURDWAN UNIVERSITY**, 01/2012

## Bachelor of Arts: English Literature

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### PERSONAL DETAILS

Date of Birth – 23/06/1991  
Gender – Female  
Marital Status – Married  
Spouse Name – Anupam Kar

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### LANGUAGES

- Bengali : First Language
- English : Proficient
- Hindi : Advanced

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### ACHIEVEMENTS

- Received rewards and Recognition for 100% quality and productivity in the month of May'2022.
- Received Recognition for client core value creation in the month of August 2022.
- Received rewards and Recognition for 100% quality and productivity in the month of April'2023.