

TEAM LEAD – OPERATIONS ▪ KYC / AML SPECIALIST

KYC Analysis ■■ Due Diligence ■■ Anti-money Laundering Trends / Fraud Analysis

Brings onboard 13+ years’ experience in LEADING TEAM OPERATIONS, KYC ANALYSIS, AND ANTI-MONEY LAUNDERING FUNCTIONS, INCLUDING TRANSACTION MONITORING, CLIENT ONBOARDING, CASE INVESTIGATION LEVELS 1 & 2, AND CUSTOMER DUE DILIGENCE.

- Resourceful in overseeing **AML trends, sanction checks, conducting complex data mining and searches**; executing strategic actions to complete the assigned tasks appropriately and on time.
- Adept in **analyzing KYC data and maintaining a high-level of accuracy** in storing clients’ up-to-date information.
- Lead teams to **build comprehensive solutions and solve customer requirements**; interface and communicate with management and stakeholders regularly, to develop transparent and comprehensive work culture.

CORE COMPETENCIES

KYC Data Analysis	Operations Analysis	Case Studies
Anti-money Laundering Trends	Requirement Gathering	Internal Audits
Data Management	Customer Relationship Management	Problem-solving
Client Lifecycle Management	Team Leadership	Financial Crime Analysis
Due Diligence	Fraud Investigation	Chargeback

PROFESSIONAL EXPERIENCE

JP Morgan Chase & Co., Hyderabad

Mar 2018 – May 2023

Team Lead

- Lead the end-to-end KYC remediation and renewal; perform KYC due diligence on various institutional clients, including entities like Corporate, Funds, NBFIs, and NOHA for North America.
- Work with internal/external stakeholders on lifecycle events like the client onboarding KYC, offboarding, De scopes, and exit.
- Create and maintain client database; outreach them to collect the necessary documents/information.
- Provide regular updates to stakeholders on case status and progress.
- Escalate quality or timeline issues to the Manager while adhering to SLA.
- Ensure quality as per JPMC Standards while verifying the due diligence of the necessary processing steps, and reviewing the parameters defined in the process.
- Function the Remediation and Renewal process in COLT (Client Onboarding Lifecycle Tool), which is divided into 4 stages – Country Due Diligence, Minimum Due Diligence, Extra Due Diligence, and Specialized Due Diligence (SpDD).
- Identify the customer’s business as per North American Industry Classification System (NAICS) code.
- Build comprehensive profiles by researching Regulatory Bodies, Countries Exchanges, State Registries, Lexis-Nexis, Wolf’s berg Questionnaire, Adverse news, research and analysis of public records, a commercial database, global media sources, and reliable media.
- Prepare account due diligence report and evaluate multiple transaction accounts of the client to define AML and associated risks; frame due diligence reports on related individual/non-individual parties along with local language information to perform screening and identify PEP or negative media information.
- Fulfill country-specific local due diligence requirements across a variety of jurisdictions.



TATA Consultancy Services, Hyderabad

Apr 2016 – Feb 2018

Business Process Lead

Project: TD Bank-Chargeback

- Analyze data from multiple Source to Identify discrepancy spot Fraud and eliminate suspension
- Resolve Queued transaction within the Service Level agreement to reduce Potential loss revenue losses

- Maintain Fraud Analysis Module to Improve efficiency and effectiveness of company system
- Interact with bank customer to Validate information and to confirm for cancel of Authorization
- Recommend anti-Fraud Process for challenging transition Pattern and Trends
- Accurately and Efficiently evaluate all customer transition with the intent to verify potential fraudulent accounts
- Expertise in dispute analysis, compliance and controllership of Credit Card and Debit Card Claims & Chargeback and banking investment transactions
- Identify Type of transaction through VISA card present and Card absent Transactions

Project: HSBC – AML (MENA)

- Piloted L-1 and 2 teams as a lead for party/non-party AML alert and case investigation; supported the team in maintaining quality and achieving targets, while providing feedback on improvements.
- Handled client projects with day-to-day communication and deliverables.
- Monitored, analyzed, and investigated various transactions from detection scenarios such as wire transfers, cash activities, and monetary instrument dealings of retail banking of customers to identify potential money laundering activities by alert and case investigation.
- Assisted managers in conducting AML investigation-based scenarios and consolidation of quality errors.
- Aided team members in determining case closures, escalating findings, and raising RFIs.
- Review profiles of CMB, GBM, and retail customers held in Middle East-Dubai.

Cognizant Technology Services, Hyderabad

Oct 2015 – Mar 2016

Chargeback Specialist

- Handled End to End Charge Back Cycle Understanding Mode of Transaction, Filling Correct Reason Code for Dispute, Filling Pre Arbitration and Arbitration.
- Fraud Investigation, Data analysis, Prevention, Risk Assessment.
- Interact with bank customer to Validate information and to confirm for cancel of Authorization

HSBC-HDPI, Hyderabad

Feb 2013 – Oct 2015

Investigation Executive – FCC Operations

- Managed KYC process, undertook EDD, remediated KYC files, and AML/CFT alert investigation and analysis.
- Chaired a Quality/Audit review project for 3 months in UK Camp; audited closed alerts for the operations team members for internal requirements as per approval from the team lead resulting in 95% - 98% quality improvement.
- Experienced in transaction monitoring, filtering, and related financial crime systems and solutions.
- Piloted global standards report writing and procedures, and reporting requirements of various regulatory agencies.
- Completed 3 remediations in the UK, M&S, and FD Camp.
- Reviewed the profile of CMB and retail Customers in the UK, FD, and M&S using CAMP, Norkom monitoring systems, and BMM.

ICICI Bank, Hyderabad

Jan 2011 – Feb 2013

Phone Banking Officer

- Managed retail banking, international banking, NRI customer complaints, and queries over the phone.
- Handled Chat Process, including liabilities, remittance, loans, and KYC, and steered the cross-selling of the new product.

AR ELECOMP, Hyderabad

Jan 2010 – Dec 2010

Accountant

- Maintained bank book and cash book as per bank statements.
- Led the accounting of Sales, receipts preparation of trial balance, profit and loss account, and balance sheet.

EDUCATION AND CERTIFICATIONS

MBA, Bhavans Vivekananda PG College | 2009

B. Com, Shadan Degree College | 2007

AML-KYC Compliance | Indian Institute of Banking & Finance

Certified Anti Money Laundering Expert