

Akhil Kumar

NatWest group– Sr. Analyst

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Detail-oriented AML/KYC compliance professional with NatWest Group and expertise in identity verification, sanctions and watchlist screening, and manual document ID review. Skilled in customer due diligence (CDD), AML (Transaction Monitoring and fraud detection). Proficient in utilizing regulatory screening tools to ensure compliance with FATF, FinCEN, OFAC, and EU AML Directives. Adept at identifying high-risk clients, conducting in-depth risk assessments, and ensuring adherence to global financial regulations to mitigate financial crime risks.

- In-depth knowledge and experience of AML (Transaction Monitoring, SAR Filing) for specialized banking process.
 - ❖ 5 years' experience in AML (Transaction monitoring, SAR filing)
 - ❖ 2 years' experiences in payment operation and Reconciliation.
 - ❖ 3 years KYC Compliance: Customer Due Diligence (CDD), PEP Screening, Sanctions Screening
 - ❖ Regulatory Compliance: FATF, FinCEN, OFAC, EU AML Directives
 - ❖ Screening & Investigations: Watchlist Screening, Adverse Media Checks, Fraud Detection
 - ❖ Process & Risk Management: Audit & Quality Assurance, Operational Risk Mitigation, SOP Development
 - ❖ Technical Skills: Advanced Excel, PowerPoint, MS Word, Outlook
 - ❖ Soft Skills: Analytical Thinking, Attention to Detail, Team Leadership, Stakeholder Communication
- Analyse alerts and investigation customer who match with the FCA, OFAC, Red flag, world check, sanctions and negative media list from the beginning till the end of customers relation with the bank.
- Doing end to end KYC globally for individual and corporate.
- Perform AML screening/ CDD/EDD Reviews on prospective and new/ existing Customer in accordance with the bank policies.
- Performed production support, analysis and resolution within specific SLA work on workflow tools, KYC central.
- Performed quality analysis on daily basis for ensuring all parameters are being meet.
- Process training to new members, SOP's Preparation, Blue Map preparation, identify gaps and implementing controls in the process
- As Sr. analyst Review and identify the possibility of simplification idea's and make them implement in process.

AML (Monitoring Transaction and SAR filing)	:	Client Screening and reviewing of Sanctions and Strong understanding in AML/CTF and sanctions, KYC, SAR filing, OFAC/FinCEN Guidelines, Transaction Monitoring Systems, Risk Assessment
Suspicious Activity Report	:	Escalate to MLRO (Money Laundering Report Officer) Draft STR(Suspicious Transaction Report) File with FIU or Local Regulator
CDD (Customer Due Diligence)	:	Reviewing the data of the customer in lieu with the company house. FCA other relevant sites for smooth functioning of in-life cycle of the customer with the bank. Verifying all aspects of client identification document and necessary account opening document in according with

			know your customer (KYC) and know your business (KYB) and financial conduct authority (FCA).
	Process Migration and Business Continuity Plan		Have executed business continuity management plans during migrating reconciliation process into Intellimatch.

NatWest Group

AML Compliance Specialist

- Implemented an enhanced due diligence process for high-risk clients, increasing compliance rates by 20%.
 - Analysed large data sets to identify emerging trends, which led to the interception of \$2 million worth of suspicious transactions.
 - Developed and delivered training programs to 50+ employees, improving department-wide AML awareness by 25%.
 - Conducted internal reviews and audits, resulting in a 10% reduction in compliance-related incidents.
 - Collaborated with international teams to standardize global compliance processes, enhancing consistency and reducing discrepancies by 15%.
 - MS office, Excellent Communication and interpersonal skills, Team player
- Serve as an AML/KYC Subject Matter Expert (SME), ensuring adherence to FATF, FinCEN, and OFAC regulations.
 - Conduct quality assurance audits on high-risk client onboarding and ongoing due diligence reviews.
 - Perform manual document ID verification, ensuring authenticity and compliance with internal policies.
 - Conduct sanctions and watchlist screenings, identifying high-risk entities and escalating findings

ACHIEVEMENTS:

- Has been recognized several times as Star performer for the business.
- Have been rated 5/5 for the financial.

Graduation from Delhi University.

Post Graduation

Tools

World check, lexis Nexis, Intellimatch, Global AML, KYC Tool, Name Scan

Declaration

The information I have provided is true to the best of my knowledge and belief.

AKHIL KUMAR