

RAMYA KP

Senior Associate



7 Years 2 Months



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Key skills

- Word
- AML Compliance
- Global KYC
- World Check
- Enhanced Due Diligence
- Enhanced Customer Due Diligence
- Transaction Monitoring
- Customer Due Diligence
- Investigation
- Fraud Investigation
- Anti Money Laundering
- Risk management
- Due Diligence Review
- Lexis Nexis
- Regulatory data corp
- Forces check



Personal Information

City **Bengaluru**

Country **INDIA**



Hobbies

- Yoga
- Event management
- Traveller



Profile Summary

Seeking a challenging role to further career development and leverage my expertise in KYC Operations, EDD, KYCaaS, AML, Customer Due Diligence, and Risk Management. Committed to continuous learning and adept at identifying opportunities to enhance organizational productivity. Skilled in Quality Assurance and Case Management Analysis using VEDaaS and WorldCheck. Detail-oriented with a focus on improving efficiency and effectiveness. Dedicated to contributing to the growth and success of an organization.



Education

MBA/PGDM, 2021

Pondicherry University

B.Com, 2017

**CMR Institute of Management Studies,
Bangalore**

12th, 2014

Karnataka, English

10th, 2012

Karnataka, English



Work Experience

Nov 2022 - Present

Senior Associate

Commonwealth Bank of Australia, India

Senior Associate

Commonwealth Bank FCO

- As a financial crime officer, we perform the thorough checks related to Financial Crime on Customers such as Identification, Screening, Analysis of Source of Fund, Analysis of Source of Wealth/Funds and Transaction Analysis on New to Bank Clients, Re-review and Re-rated Clients.
- Internal Quality Check - Performing the internal quality check of the



Languages

- English
- Hindi
- Tamil
- Kannada
- Telugu



Extra curricular

Outdoor games and events

Actively participating in the organisation outdoor games and events. Taking responsibilities of the team and outdoor events and activities and learning the team building activities

customer profiles and detecting the error in risks and providing the feedback, remediation and performance

- Performing Screening with World check, Media Check, Google String Searches to identify Negative News, PEP involvement and adverse news for customers.
- Looking for sanction country involvement in every account based on their jurisdiction, account activities and customer employment etc.
- Performing Screening with World check, Media Check, Google String Searches to identify Negative News, PEP involvement and adverse news for customers.
- Looking for sanction country involvement in every account based on their jurisdiction, account activities and customer employment etc.
- Identifying and verifying the KYC ECDD checks for Individuals and entities based on their types.
- Identify the Source of Funds and Source of Wealth using the date shared by the customer earlier and analyzing the current data.
- Performing transaction analysis on customers linked account to identify unknown transactions, unclear transactions, check transactions which are more than threshold and mentioning KYC requests accordingly.
- Raising KYC requests after identification of gaps and update them in the database with current valid and recent information.
- Acknowledging and reviewing activities of customers, risk assess the potential money laundering and timely escalation of suspicious activities if any.
- Accuracy in processing in line with SOPs with no errors.
- Take complete ownership of profiles/tasks that have been assigned until stage of completion.
- Maintaining high quality standards for all KYC profiles that are approved and submitted.

Apr 2020 - Oct 2022

Research Analyst

London Stock Exchange Group (LSEG)

REFINITIV Business of LSEG (Previously THOMSON REUTERS)

London Stock Exchange Group is a global provider of financial market data and infrastructure.

Specialties with market data, financial markets, innovation, commodities, fixed income, providing leading data and technology platforms, driving performance in trading investment, wealth management, regulatory management.

RESEARCH ANALYST: Enhanced Due diligence

Bangalore, KA April 2020-Oct 2022

- Works on end-to-end case, summarizing report, preparing reports, Analyzing the risk, Fraudulent, Regulatory risk
- Assists in maintaining and publishing various reoccurring reports in regards AMS products and investment topics
- Identifies potential process improvements to increase efficiency in processing or analyzing due diligence
- Assists in interpreting investment performance, with thorough knowledge

of all performance formulas, calculations, and understanding of SEC Compliance

- Intermediate concepts, practices, and procedures of AML investment research
- Intermediate investment concepts, practices and procedures used in the securities industry
- Exposure of major Clients.
- Risk management and reporting of Derogatory information.
- Reconcile client requirement & report according to the rules.
- Reporting breaks to concerned Enhanced due diligence fix the break and eliminate risk exposure.
- Writing in-depth analysis of cases for the clients to have a better understanding.
- Worked with the Legal team in cases involving influential people .

Tools: PSA, Enhanced Due Diligence, Sales Force, Refinitiv Eikon, Gold tier, Atlas, Screening, Zawya

Apr 2018 - Mar 2020

Associate Research Analyst

Refinitiv

ASSOCIATE RESEARCH ANALYST: AML KYC

January 2019 – March 2020

- Perform independent check of KYC information collected by KYC Analysts
- Reviewing due diligence/ KYC reports on global entities for different business and compliance requirements
- Identify potential risk factors associated with the entities and individuals.
- Collecting and reviewing AML documents in accordance with current policies and creating due diligence report for new clients assigned
- Perform Quality review of KYC data and ensure that information obtained is consistent with policies and Procedures and satisfies local and Enterprise Regulatory requirements
- Identify red flag situations and escalate in line with policy and procedures
- Detailed oriented, with the ability to manage multiple tasks while maximizing quality of service
- Report QA results to the QA team Lead and ensure that risks and issues are recorded and escalated as appropriate in timely manner.
- Provide constructive and material feedback to KYC Analyst based on assessment of quality of the information provided by the KYC Analyst, including soundness and validity of Customer Risk Ranking and associated risk conclusions.
- Perform independent check of KYC information collected by KYC Analysts
- Reviewing due diligence/ KYC reports on global entities for different business and compliance requirements
- Identify potential risk factors associated with the entities and individuals.
- Collecting and reviewing AML documents in accordance with current policies and creating due diligence report for new clients assigned
- Complete KYC onboarding for new and pre-existing customer (KYC Refresh) by reviewing client documentation, vendor databases and data entered into proprietary systems and tools.
- Possess knowledge of various types of trading entities – Limited, Private and Public companies, holding companies, Funds, Asset Managers, SPV's, Trusts etc.
- Understand compliance defined standards for applicable client types and any country specific requirements
- Performed Sanctions screening and Pep's identification. Identified accounts for high risk or negative information using World-Check.
- Good knowledge of AML Regulatory Compliance and Controls
- Perform Initial only/ Ongoing Screening based on Due Diligence level and escalate any positive risk matches to the client immediately

Sep 2017 - Apr 2018

Trainee research analyst

Thomson Reuters

TRAINEE RESEARCH ANALYST: World Check

September 2017 – April 2018

- Conducting media, Internet and database research on companies and individuals worldwide Analysis and summarization of research findings.
- Risk assessment
- Worked on pre- and post-conviction data, Diplomat profiles, PEPs identification and updating the same in World Check database.
- Close familiarity with and detailed understanding of current affairs and security risk issues relating to Politically Exposed Persons (PEPs), bribery, corruption, financial crime, other crime.
- Worked on Breaking News by updating the critical profiles on regular new alerts.
- Worked on SOE's (State Owned Entities) and SIE's (State Invested Entities)
- Identification of World Check crimes and severities and profile the same with all available sources and proofs into World Check database.

ACA



Projects

2 Months

Escalation to FCC

Escalation to FCC worked for the escalation project archived and back ups from Sydney which had serious impact on Client performance and achieved the requirement and finished the project

9 Months

Suspicious matter report (Filing case)

Identifying the Redflags within the New to bank clients and re review periodic customer and conducting the ECDD measures and profiling the customer risk rating and escalating to the FCC based on the risk, patterns, threshold and providing the UMR file report with the customer profiling and key identificati

16 Months

RACO (Regulatory And Compliance Operation)

Ongoing project

- Identify the Source of Funds and Source of Wealth using the date shared by the customer earlier and analyzing the current data.
- Performing transaction analysis on customers linked account to identify unknown transactions, unclear transactions, check transactions which are more than threshold and mentioning KYC requests accordingly.
- Raising KYC requests after identification of gaps and up them in the database with current valid and recent information.
- Internal Quality Check - Performing the internal quality check of the

customer profiles and detecting the error in risks and providing the feedback, remediation and performance.



Certification

- Financial Crime - Fraud investigation from Griffith University
- Financial Crime - Framework and Regulations
- Introduction to Financial Crime Investigation