

# SUMAN SHETTY

Phone: 07587287785, Email – sumanshetty87@gmail.com

---

## **PROFESSIONAL SUMMARY**

As a professional with over 12 years of experience in the field of Know Your Customer (KYC) & AML Checks, Compliance, Real Estate, and Investment Banking Services I bring forth, in addition to the service skills, the necessary customer success skills including managing client expectations, driving new client adoption and compliance requirements, initiating remediation projects for key clients and contributing to group strategies at an operational and tactical level.

---

## **WORK HISTORY**

**AML Analyst, December 2022 – Current**  
**SAVILLS (UK) LIMITED**

- Providing KYC, AML checks, document procurement and document review for Clients and On-boarding.
  - Production of KYC profiles to the highest quality standards and in line with the latest policies and procedures of UK local regulators.
  - Performing Simplified and Enhanced Customer Due Diligence (EDD) including Trusts, LLPs, Funds, Charities, Pensions, Local Authorities and Corporate Entities.
  - Conducting research on Shareholders, Partnerships, and Introducers mapping relationships between organizations.
  - Analyzing and organizing the existing client data held, refreshing where necessary through the use of industry recognized tools and public sources for low/medium/high risk clients.
  - Conducting enhanced due diligence on PEPs, screening for sanctions and adverse media.
  - Understanding clients' source of wealth and source of funds with combination of transaction analysis.
  - Liaising with Fee Earners, Clients, Solicitors and Accountants for missing KYC requirements and collect other mandatory information as prescribed by AML and Local regulations.
  - Analyzing returned documents, logging them when acceptable and creating further requests where necessary to gain further information and verification.
  - Ensured strict adherence to the agreed SOP's, KYC policy and other guidelines governing the process.
- 

**AML Senior Associate, March 2022 – September 2022**  
**STATE STREET CORPORATE SERVICES**

- Reviewed all required AML/KYC regulatory requirements as per Banks' Client Identification Policy.
- Identifying accounts for high risk or negative information using OFAC & determine whether the activity seemed legitimate or not by applying AML regulations including the USA Patriot Act 2001, The Bank Secrecy Act and OFAC.
- Sourcing and updating accurate and relevant Client data from the internet and or other bespoke information providers such as BIS and Bloomberg.
- Production of KYC profiles to the highest quality standards and in line with the latest policies and procedures of UK local regulators.
- Obtain & updating of all missing client documentation from Client.
- Proactive and responsible approach to urgent requests and queries from onshore.
- Resolving queries of the team members where they are stuck up with some complex issues in
- KYC documentation by coordinating with the QAO's.

- Ensure and provide regular process improvement ideas and drive towards getting them implemented in the process.
  - Proactive and responsible approach to urgent requests and queries from onshore.
  - Ability to demonstrate team spirit, client focus and ownership to be able to collaborate and sort issues with all stakeholders.
- 

**Senior Process Associate, June 2015 – February 2022**

**SOCIETE GENERALE GLOBAL SOLUTIONS**

- Expertise in Client's KYC documentation for the smooth flow of trading operations.
  - Responsible to perform the full KYC review on the customer by understanding their nature of business, the jurisdiction to which the customer is linked, complexity of the ownerships structure and investigate beneficial owners, buyers & suppliers, transactions history of the client and perform various check to understand the total level of exposure and risk appetite.
  - Complete extensive due diligence investigations using public and private databases in accordance with Anti-Money Laundering (AML) and other regulatory standards to assist business units and prevent operational and reputational risks.
  - Conducting Enhanced Due Diligence by performing background checks on all clients, individuals connected to counterparty in attempts to find potential red alerts elevating risk to the Bank.
  - Responsible for performing sanctions review on clients who has exposure to sanctions countries and investigating the business relationship of the client with the bank.
  - Performing Quality Checks (QC) for the KYC profiles (Low/High Risk clients) and ensuring that the KYC is in line with the internal and external policies & regulatory requirements.
  - Ensuring full compliance with pertinent rules and regulations. Escalating issues discovered during ongoing review and assessment of AML/OFAC compliance risk that require escalation to Senior Management for direction on resolution.
  - Participating in Governance call, Project calls & Workshops to provide heads up on ongoing remediation and potential project plans.
  - Maintaining sound working relationships with the Business Lines, Relationship Managers and other stakeholders.
  - Conducting training for New Joiners on KYC Documentations, internal tool and Enhance Due Diligence.
  - Ensuring the team members are motivated and enthusiastic in delivering the expected results.
  - Sourcing client documents such as MOA, Annual Accounts, Annual Returns, from paid websites i.e. Company Registries, Company websites, Paid data providers, State and country regulators.
- 

**Assistance Manager, Dec 2011 - Apr 2015**

**KOTAK MAHINDRA BANK**

- Executed customer transactions, including deposits, withdrawals, money orders and checks.
  - Verification of Account Opening Documents enclosed with KYC compliance and underlying regulator guidelines.
  - Monitoring Anti Money Laundering, Know Your Customer compliances and Risk Management.
  - Worked with customer service to resolve issues.
  - Dealing with Foreign Transactions - Foreign Currencies, Foreign Remittances.
  - Identify customer complaints and take ownership of those complaints which can be resolved within Turnaround Time with the group complaint handling standards.
- 

**Customer Service Officer, May 2010 – May 2011**

**THE ROYAL BANK of SCOTLAND**

- Point of contact for customer needs and provide solutions with regards to their banking requirements with 100% accuracy and efficient.
- Promptly respond to inquiries and request from bank customer.
- Maintain the knowledge of the Bank's range of personal products and services.
- Ability to handle multiple tasks and work efficiently with less supervision.

- Developed highly empathetic client relationships and earned a reputation for exceeding service standard goal.
  - Co-ordinate with different departments in order to provide timely services to customers
  - Selling Products and Services of the bank to the customers.
- 

## **SKILLS**

- Strong ability to successfully identify and refer high risk Business Banking customers to internal risk and compliance partners.
  - Client Due Diligence (CDD), Anti-Money Laundering (AML), Annual Periodic Reviews and FATCA classification related experience within a large investment bank.
  - Documentation Expertise – Annual Periodic reviews, Client Enhanced Due Diligence (EDD), Anti Money Laundering (AML), Remediation's, Sanctions & Embargos, Compliance, PEP Identification and KYC Memo.
  - Strong hands on in conducting the training, seminars and workshops.
  - Good at People management & Analyzing & Reporting& presenting data to top management.
  - Analysis Expertise – In-depth KYC research of client details, KYC documentation controls, Screening on the clients & counterparties, Annual Reports, Registrars, Stock Exchanges & Regulatory Websites.
  - Maintain solidarity within the team members by having recurring meeting and providing them updates on all necessary information
  - Identifying the risk, analyzing the impact of such risk and having necessary controls in place – Risk Management of process.
- 

## **EDUCATION**

MSc International Banking & Finance – 2009

**Liverpool John Moores University** – United Kingdom

Bachelor's of Business Management – 2007

**Alliance University** – India

---

## **AML/KYC/RISK/ COMPLIANCE KYC/AML**

BVD Catalyst, World Check, Lexis Nexis, Dow Jones, KYC Documentum, Bankers Almanac, Coface, DnB, Sanctions & Embargos, Financial Crime Computation Risk (FCCR), Search Party, Maestro, KSM (E-collect), AML Log, OFAC websites, Swift Registries, Annual Reports, Registrars and Regulatory websites.

---

## **ACHIEVEMENTS**

- Received the Best performance and quick learner award from Societe Generale.
  - Received appreciation from Onshore Business Units on handling and managing clients.
  - Received “**Spot Awards**” on monthly basis for the Quality of KYC profiles produced.
  - Received “**KUDOS Awards**” for Customer Centric and Client Satisfaction.
  - Represented in Basket ball matches in State Level.
-