

Aurora Bank – Ongoing KYB Risk System

Customer: ABC Exports Private Limited (ID: CUST-0001)

Prepared by: KYB Agentic AI Engine

Assessment timestamp: Wed Nov 26 17:22:05 IST 2025

Entity type: Limited company (single-party)

Previous KYB assessment date: 2024-01-20

Previous risk score: Low

1. Executive Summary

The KYB Agentic AI engine has assessed **ABC Exports Private Limited** with a **RED** risk band and a composite score of **47** on the bank's internal scale. The assessment reflects both overdue KYB governance and heightened exposure to high-risk countries in recent transaction behaviour.

ABC Exports Private Limited has been assessed with a RED risk band, with a score of 47. The KYB review is overdue, as the last assessment occurred on 2024-01-20, exceeding the 18-month limit. Additionally, 8% of their international outward payments are directed to high-risk countries. The company's ownership structure indicates low to medium risk, but the involvement of Carlos Mendes—residing outside the primary operating country—introduces an additional layer of risk. The ongoing transactional pattern demonstrates a consistent volume of outward payments, albeit with a concerning cash deposit composition of 4%. Immediate attention is warranted given the identified risk indicators and overdue KYB assessment.

Key risk drivers

- Last KYB review on 2024-01-20 exceeds 18 month limit.
- High-risk country share approx 8% of outward flows.

2. Customer & Relationship Overview

ABC Exports Private Limited operates in the **Manufacturing** sector, sub-segment **Industrial Machinery**, incorporated in **IN** with primary operations in **IN**. The relationship with Aurora Bank commenced on 2019-03-15. Current turnover band is reported as **25-50 CR**. The last recorded KYB review took place on 2024-01-20 with an outcome of **LOW**. Relationship Manager: **Rohan Mehta (ID: RM-1001)**.

Role	Name	Risk label	Key flags
Director	Rohan Mehta	MEDIUM	None noted
Beneficial Owner	Shreya Iyer	LOW	None noted
Signatory	Carlos Mendes	MEDIUM	None noted

AI commentary: Carlos Mendes, residing in AE, poses a medium risk due to his residency outside the primary operating country. All other parties have low or medium risk ratings with no PEP or sanctions flags.

3. Transaction Behaviour & High-Risk Exposure

Summary of recent transaction activity

Across 6 months ending 2025-10, outward volumes reached INR 45.0 Mn. International outward payments changed approx. 6% month-on-month. High-risk country share at 8%; cash deposits represent ~4% of outward flows. Candidate triggers identified: TRIG_HIGH_RISK_COUNTRY.

Metric	Value
Period covered	6 months ending 2025-10
High-risk country share of outward flows	8%
Change in international outward volume (latest month vs prior)	6%
Cash deposits as % of outward flows	4%

AI commentary: Candidate transaction-driven trigger(s) identified: TRIG_HIGH_RISK_COUNTRY. The LLM notes that high-risk country exposure at 8% is the primary driver requiring closer review.

4. Risk Scoring & Triggers Applied

The model starts from a **base score of 20** reflecting the customer's internal rating and journey type **LIMITED_COMPANY_SINGLE**. Incremental score is then added for each fired trigger as defined in the bank's KYB rule-set.

Trigger code	Severity	Score impact	Reason
TRIG_KYB_OVERDUEHIGH	HIGH	15	Last KYB review on 2024-01-20 exceeds 18 month limit.
TRIG_HIGH_RISK_COUNTRY	MEDIUM	12	High-risk country share approx 8% of outward flows.

Overall AI reasoning: Base score 20 derived from internal rating MEDIUM for journey type **LIMITED_COMPANY_SINGLE**. Triggers fired: TRIG_KYB_OVERDUE (Last KYB review on 2024-01-20 exceeds 18 month limit.); TRIG_HIGH_RISK_COUNTRY (High-risk country share approx 8% of outward flows.). Final band RED.

5. Recommended Actions & Next Steps

The KYB Agentic AI engine proposes the following ordered set of actions for the Relationship Manager and KYB team.

Priority	Action
High	Conduct an immediate KYB review for ABC Exports Private Limited to address the overdue assessment.
High	Investigate the nature of transactions directed to high-risk countries to assess legitimacy and compliance.
Medium	Engage with Carlos Mendes to obtain clarification regarding his residency status and its implications on business operations.
Medium	Monitor transaction patterns closely for any changes in volume or cash deposit behaviors in the upcoming quarter.
Low	Review the company's compliance with internal policies relating to global trade and risk management.

Management may accept these recommendations, adjust them based on additional relationship insight, or escalate for independent review. Any manual override will be captured alongside this report for audit.

6. Appendix – AI Audit Trail

The assessment was generated using the bank's KYB multi-agent pipeline. Agents called in this run: **JourneyClassifierAgent, CustomerPartyProfileAgent, TransactionPatternAgent, RiskRulesAgent, KYBNoteAgent**. Customer ID assessed: **CUST-0001**. Assessment timestamp: **Wed Nov 26 17:22:05 IST 2025**.