

Innovative, highly motivated and reliable IIBF & ACAMS certified **Anti Money Laundering Program Expert** with **11 years experience** in Banking & Financial services that includes over 5 years **extensive experience** in providing Anti Money Laundering Solution/s related to Transaction Monitoring, Customer due diligence and watch list screening (Criminal background check). A seasoned professional who delivers high quality results under pressure. Strong organization, project management and effective multi-tasking skills with demonstrated ability to manage expectations, deliver results, and the necessary drive to enhance organizational reputation through service excellence. Received **6 promotions** during the last 11 years. Now **seeking career progression as Head of Risk Management & Compliance** in the field of Financial Crime, Anti-Money Laundering, Client Investigations and Audit.

PROFESSIONAL STRENGTHS

- ❖ Fraud Investigation
- ❖ Prevention Management
- ❖ Recovery Management
- ❖ Insurance Claims Investigation
- ❖ Regulatory Risk Control
- ❖ Financial Crime Prevention
- ❖ Persistency management
- ❖ Risk Management
- ❖ Operational Risk Assessment
- ❖ Process Re-Engineering
- ❖ Process Mapping / improvement
- ❖ Statutory Compliance
- ❖ Policy & Procedure Compliance
- ❖ Claims Management
- ❖ Anti Money Laundering
- ❖ Organizational Leadership
- ❖ Organization Skills
- ❖ Change Management
- ❖ Strategic Planning & Implementation
- ❖ Customer Grievances Management
- ❖ Training & Compliance Management

PROFESSIONAL COMPETENCIES & SKILLS

- ❖ **Possess complete knowledge** and deep understanding on Prevention of Money Laundering Act, RBI's KYC/AML Guidelines, FEMA Recommendations, Income Tax Norms, Foreign Corrupt Practices Act on Improper Payments, Financial Action Task Force Recommendations and Financial products.
- ❖ **Directed** and concluded several financial crime / AML related investigations during the last 5 years.
- ❖ **Initiated** and supported AML Audit (**Monitoring, Surveillance & Testing**) program to identify key loopholes in the existing Financial Crime / AML Program, offer expertise to fix the loopholes in the program and monitor the new change/s incorporated into the program on an on going basis.
- ❖ **Developed local** Financial Crime / AML / KYC program training module/s for internal employees. **Imparted** several interactive classroom trainings, conference room trainings and e-learning platform to key employees.
- ❖ **Simplified and Streamlined** key processes to help the organization get a competitive advantage.
- ❖ **Excellent** risk assessment skills, including risk identification and measurement, mitigation strategy development, regulatory management, policy and procedure development.
- ❖ **Proven ability** to work in matrix environment, provide oversight, negotiate & directly influence change.
- ❖ **Collaborate** with business & functional experts to provide risk assessment guidance, recognize risks & design solutions.
- ❖ **Outstanding interpersonal and communication skills**, including ability to negotiate compromise and demonstrate diplomacy in sensitive situations and to interact effectively with senior management.
- ❖ **Excellent analytical** and problem-solving skills.
- ❖ **Exhibited a high level** of professionalism, self-motivation and sense of urgency.
- ❖ **Ability to prioritize** and execute on multiple, simultaneous, complex priorities.

AWARDS AND HONORS

- ❖ Received **Spot Award** for splendid work towards the highest team & individual productivity (July 2005).
- ❖ **Talent Listing "A"** under Talent Listing of the Organisation (ABC Co.).
- ❖ Received "**Extra Miler Award**" for exceptional management of regional process (PAN- India) and having resolved the highest number of cases along with additional responsibilities.

PROFESSIONAL EXPERIENCE

GE Capital India
Senior Manager – ABC Program Leader (XYZ Bank)

Apr 04 to present

Responsibilities include:

- ❖ Wing to Wing AML Program Management.
- ❖ Interactions with Regulators / Auditors.
- ❖ Report Management/ Update to senior management on key STR / Investigation trends.
- ❖ ABC Program escalation SPOC.

- ❖ Team Management.

XYZ Finance India
Manager – AML Specialist (SBI Cards, GE money, GE Capital services)

Apr12 to Mar14

Responsibilities included:

- ❖ **Watch list Screening & Media Search:** Customer Screening (Onboarding & Ongoing) w.r.t. various Watch lists viz. UN List, Interpol Most Wanted, OFAC List, EU List, FBI List etc.
- ❖ **Risk Management:** Detailed Profiling of Customers in terms of Low, Medium and High Risk Categories and applying appropriate due diligence procedures.
- ❖ **Politically Exposed People Program:** Identification and PEP Management.
- ❖ **Sanctions:** Adherence to the applicable Sanctions Guidelines.
- ❖ **Transaction Monitoring:** Ongoing observance on customer's transactions to catch abnormal patterns and thereby detecting potential money laundering activity.
- ❖ **Regulatory Reporting:** Filing of Suspicious Transaction Reports & Cash Transaction Reports with the Regulator.
- ❖ **Annual Anti-Money Laundering Risk Assessment:** Assessing Money Laundering Risk Levels in terms of Customers, Country, Product, Business, Transactions and thereby driving appropriate controls.
- ❖ **Attended workshops / meetings** hosted by Financial Intelligence Unit – India on New money laundering trends; Implementation process for the launch of new online reporting; Ad hoc reporting documents (Past Reports, Investigation/s etc.)

PQR Co. India
Assistant Manager – ABC officer (EFG Bank)

Dec 09 to Apr12

Responsibilities included:

- ❖ **Software Launch:** Transactional Monitoring (Actimize) & Watch-list Screening Software (Bridger).
- ❖ **Compilation of AML Program Reports:** (i) Cash Collection Data Trending (ii) Reports filed with Regulators (iii) Alert Volumes.
- ❖ **Driving AML Training Sessions:** Employee Awareness – Understanding AML Red Flags.
- ❖ **AML Check & Control:** Credit Balance Refund Process, New Product Initiation, International Payments Screening.

PREVIOUS EMPLOYMENT

Senior Executive - ABC support officer (PQR Bank)	Mar 09 to Dec 09
Senior Executive – Team Leader (FGH Bank, Some city Customer Service Operations)	April 06 to Mar 09
Executive (FGH Bank, Some city Customer Service Operations)	Jan 05 to Apr 06
Customer Support Associate (FGH Bank, Some city Customer Service Operations)	May 03 till Dec 04
Customer Support Associate – BQR Co., Delhi	June 02 to May 03

ACADAMIC & PROFESSIONAL QUALIFICATIONS

- ❖ **B Sc.** – ABC College, Delhi University, New Delhi (2001)
- ❖ **Diploma** in Business Management IMT Ghaziabad.
- ❖ **Advance Diploma** in Business Management (Finance Banking) - IMT Some City
- ❖ **Post Graduate Certificate Program in Business Management** - Indian Institute of Management- Some City (2005)

PROFESSIONAL CERTIFICATIONS

- ❖ **AML- KYC Certification** from Indian Institute of Banking & Finance (An ISO 9001:2008 Organization)
- ❖ **CAMS Certified** - US Certification in the field of AML / KYC from ACAMS
- ❖ **Financial Intelligence Unit** - India AML Workshop Certification.

PROFESSIONAL TRAININGS & WORKSHOPS ATTENDED

- ❖ **Lean Six Sigma** workshop on DMAIC (Define, Measure, Analyze, Improve & Control) & the essentials of a Green Belt Project.
- ❖ **“Steps to Success”** Workshop.
- ❖ Innovative **Problem Solving** Workshop.
- ❖ Foundation of **Leadership** Program.

References: Available on Request