

AI SWARYA P

Senior Associate - KYC AML Analyst

Sharjah, UAE. +971 528481775. paiswaryamenon96@gmail.com.
<https://www.linkedin.com/in/aiswaryap96>

SUMMARY

Experienced Senior Associate with over 8 years of expertise in Quality checking, AML investigation and KYC implementation. Proven track record of optimising customer onboarding process and ensuring compliance with Anti-Money Laundering regulations and also have deep understanding of KYC process, risk management and regulatory compliance. As a KYC Analyst, my biggest achievement was streamlining the customer onboarding process by more than 25%, leading to significant cost savings for the company. Seeking a role to utilize my skills, abilities, and experience while giving the opportunity to expand my knowledge and understanding in my career growth and achievement.

SKILLS

- Know your Customer (KYC)
 - Anti Money Laundering (AML)
 - Customer Due Diligence (CDD)
 - Enhanced Due Diligence (EDD)
 - Transaction Monitoring
 - Sanctions Screening
 - Risk Assessment and Fraud Prevention
 - Politically Exposed Persons Screening (PEP)
 - Regulatory Reporting
 - Quality Checking of Entity Verification and Legal Documents
 - AML and KYC Software
 - Customer screening
 - Microsoft Office
 - Strong Investigative Mindset
 - Time Management
 - Attention to Detail and Accuracy
-

WORK EXPERIENCE

SENIOR ASSOCIATE - KYC/AML ANALYST

01/2021 - 04/2025

WIPRO Limited - RAKBANK Process

- Handling KYC onboarding process for RAKBANK, a reputed Bank in the Middle East, UAE.
- Maintained error records, performed root cause analysis, and implemented corrective actions to improve KYC processes and reduce compliance risks.
- Implementation and maintenance of KYC, AML, Risk assessment, Customer due diligence (CDD) and Enhanced due diligence (EDD) compliance standards.
- Sanction screening and customer screening using different tools like Firco, OFAC and LEXISNEXIS solutions.
- Transaction Monitoring and Managing High Risk clients including Politically Exposed Persons (PEP)
- Keeping up-to-date with relevant laws and regulations including FATCA, OFAC and other global and local compliance requirements.
- Provide training and support to team members that covers policies, procedures and core processes of KYC/AML.
- Liaising with various departments such as Compliance, controls and Onshore counterparts to resolve KYC issues Source of funds, Address Proof.
- Evaluating and verifying identification documents and customer background verifications through Passport, Visa, Emirates ID Card
- Accelerated database management and compliance tracking by 30% through proficient use of CRM, Finacle and compliance management systems, resulting in faster data retrieval and improved reporting accuracy.
- Utilising Risk-Based approaches to categorize customers according to their Risk levels.

ASSOCIATE - CORPORATE CUSTOMER ONBOARDING

01/2019 - 12/2020

WIPRO Limited - RAKBANK Process

- Handling KYC onboarding process for RAKBANK, a reputed Bank in the Middle East, UAE
- Conduct legal document verification, including MOA, Board Resolutions, Article of Association, and Trade Licenses.
- Verify customer identity using passport, visa, Emirates ID, and other official documents.
- Ensure accurate legal entity verification and authorization in compliance with regulatory requirements.
- Utilize Finacle CRM for efficient data management and customer onboarding processes

SENIOR OFFICER - BANKING OPERATIONS

11/2016 - 01/2019

ICICI Bank - Kochi

- Manage daily banking operations , ensuring seamless transactions and regulatory compliance.
- Oversee teller functions, cash handling, and branch security to maintain operational integrity.
- Assist customers with account - related queries, updates, and financial transactions.
- Process and verify financial transactions, including NEFT, RTGS, and account transfers.
- Perform credit assessment and loan processing , including application verification and approvals.
- Use CRM and Finacle systems to track customer interactions and provide personalized service.
- Develop and implement customer engagement strategies to improve retention and satisfaction.
- Conduct market research to identify customer needs and enhance product offerings.

EDUCATION

Bachelor of Business Administration
CALICUT UNIVERSITY

06/2013– 03/2016

ADDITIONAL INFORMATION

- **Languages:** English, Hindi, Tamil, Malayalam
- **Certifications:** PG Diploma in Banking Operations Issued by NIIT and IFBI, Certified Anti - Money Laundering and Compliance Expert (CAML)
- **Awards:** Recipient of the Silver Award for Outstanding Commitment and Performance - RAKBANK, Consistently Achieved Top Performance Rating (5 / 5) for Five Consecutive Years in Annual Appraisals