Venkateshan P

KYC Senior Analyst

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PROFILE SUMMARY

- Banking professional with **4.5 years of experience** in **KYC, AML**, and **Financial Crime Compliance (FCC)**.
- Expertise in **Transaction Monitoring**, **Sanctions Screening**, **Client Onboarding**, **Remediation**, **Periodic Reviews**, **CDD**, **EDD**, **PEP**, **Adverse Media**, **ABAC**.
- Strong knowledge of **AML laws and regulations**, including **U.S. Foreign Corrupt Practices Act (FCPA)**

PROFESSIONAL EXPERIENCE

April 2025- Present with Diensten Tech as Ethic & Compliance Specialist

- Managed the end-to-end KYC process for corporate and retail accounts, covering customer onboarding, risk categorization (Low/Medium/High), and periodic reviews.
- Review and validate KYC documentation including Certificate of Incorporation, Business Registration, Memorandum & Articles of Association, Shareholding Structure, Tax Identification, and regulatory licenses.
- Conducted comprehensive CDD and EDD by verifying legal entity structures, ultimate beneficial owners (UBO), and source of wealth.
- Analysis of red flags/alerts generated by the system and addressing them with proper reasoning.
- Conduct appropriate risk assessments and take a risk-based approach to anti-bribery and corruption issues.
- This includes extensive review of the due diligence reports for the ownership structure, Politically Exposed Persons (PEPs), sanctions screening, pending cases/litigations, market reputation, regulatory non-compliance, adverse media, etc.
- Ensured strict adherence to turnaround times (TAT) and internal compliance policies while maintaining audit-ready documentation files.

Oct 2024- Feb 2025 with Ascendion as KYC Analyst

- Evaluated client AML/KYC risk, conducted independent research, verified appropriate risk profile, and made independent risk assessment recommendation; liaised with various groups like legal, and compliance and credit as needed to ensure accurate risk analysis and assignment.
- Conduct periodic KYC refreshes and remediation activities by reviewing changes in ownership, business operations, regulatory status, and customer risk profile.
- Identifies accurate risk rating for individual/non-individual accounts highlight high risk jurisdictions, cash intensive/high risk businesses and Politically Exposed Persons (PEPS) or Relatives or Close Associates.
- Performs investigations on all employees, consultants, vendors, contractors and third-party advisers against rdc, and OFAC Specially Designated Nationals List (SDN) and Blocked Persons list.

Jul 2023 - Jul 2024 with Tata Consultancy Services as Process Associate

- Review and analyses underlying data gathered opposite Anti-Money Laundering (AML), Terrorist Financing (TF), Human Trafficking, Unusual Activity and other red flags to assess whether the alert should be recommended for escalation or to be closed with no further action.
- Performs investigations on all employees, consultants, vendors, contractors and third-party advisers against rdc, and OFAC Specially Designated Nationals List (SDN) and Blocked Persons list.
- Understanding of Key terms like SAR, Suspicious Activity Detection, Transaction Monitoring, (SAR / STR), Red Flags, AML, Cross-Border Payment Monitoring, Escalation of Suspicious Transactions, Structuring / Smurfing Detection, High-Risk Transaction Review, False Positive Reduction, Transaction Screening, Red Flag Identification.
- Proficiency in technical applications (Naboo, Zendesk, Orbis, Lexis Nexis, External source)

Jul 2021 - Jul 2023 with Infosys BPM as Senior Process Executive

- Conduct end-to-end KYC due diligence for new customer onboarding, periodic reviews, and trigger event reviews across global jurisdictions.
- Perform Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for low, medium, and high-risk customers in accordance with AML regulatory requirements.
- Evaluated client AML/KYC risk, conducted independent research, verified appropriate risk profile, and made independent risk assessment recommendation; liaised with various groups like legal, and compliance and credit as needed to ensure accurate risk analysis and assignment.
- Review and analyses underlying data gathered opposite Anti-Money Laundering (AML), Terrorist Financing (TF), Human Trafficking, Unusual Activity and other red flags to assess whether the alert should be recommended for escalation or to be closed with no further action.
- Collect document data, KYC information, politically exposed person (PEP) status, adverse media as well as counterparty and any other required information to assist in the investigation. `

TECHNICAL SKILLS

- Screening Tool
- Sayari graph
- LexisNexis
- World-Check

EDUCATION

Bachelor of Arts in Accounting And Computer Science, *CMS College of Science And Commerce* 2018 – 2021 | Coimbatore

HSC, *Thambu higher secondary school* 2017 – 2018 | Coimbatore

CORE COMPETENCIES

- OFAC Screening Tools
- USA PATRIOT Act, OFAC, FATF, MiFID
- Client Coordination
- SAR/STR filing, Cross-Border Payment Monitoring, Transaction Screening, Red Flag Identification, False Positive Reduction
- CDD, EDD, IDD, PEP Screening, Adverse Media Checks, UHRC, UBO Identification and Performance Management

LANGUAGES

English **Tamil**