




MOHAMMAD ZAFARULLAH

ANALYST

 arhaan914@gmail.com

 +91-7844884755

 Sector 19, House No-862
Indira Nagar, Lucknow
Uttar Pradesh, India (226016)

TECHNICAL SKILLS

Strong research & Analytical Skill
Detail Oriented multi tasker
Supervision
Customer Service
Documenting and Writing Reports
Understanding of risk and
Compliance
Working work independently
Knowledge of Microsoft word
and Excel

INTERESTS

CAREER OBJECTIVE

To build carrer in a growing organisation where I can get the opportunity to prove my abilities and by accepting challenges.

EDUCATION

INTEGRAL UNIVERSITY
MASTER OF BUSINESS ADMINISTRATION
6.5
2019

State Government
B.COM
5.6
2017

EXPERIENCE

KPMG (Payroll Momenta)
ANALYST
12-02-2021 -
BANKING PROCESS AML/KYC

Periodical review of KYC records as to completeness, including verifying that due diligence has been performed and that CBC (due diligence) standards are complied with; also that the files and risk assessments are current and up to date.

- Investigating high risk clients and reporting where necessary, including Politically Exposed Persons, and obtaining all necessary documentation to complete the client file.
- Process entries to open/close clients' account on our KYC Related Parties and CDD database, and instruct Client Desk to open/close the accounts.
- Maintain continuous contact with customer in order to keep customer file updated.
- Process amended client' records on our KYC/CDD database.
- Communicate effectively and efficiently with relevant internal and external parties to obtain KYC documents.
- Have a thorough understanding of client's business and related parties in order to monitor client's activities for unusual

PERSONAL STRENGTHS

Enthusiastic and hard working
Possess positive attitude
Responsible towards work
Self motivated and directed

transactions;

- Perform further investigation on identified suspicious client and client's transactions and report to KYC/AML compliance. Performing the due diligence on new Clients, requesting the KYC information, documentation, review and verification of received documentation and making an analytical risk assessment
- Perform further investigation on identified suspicious client and client's transactions and report to KYC/AML compliance officer/officer.

Performing the due diligence on new Clients, requesting the KYC information, documentation, review and verification of received documentation and making an analytical risk assessment.

- 1- CUSTOMER ACCEPTANCE
- 2- CUSTOMER IDENTIFICATION PROCEDURES
- 3- MONITORING OF TRANSACTIONS
- 4- RISK MANAGEMENT

HCL TECHNOLOGY

ASSOCIATE (Business Financial Services)

19-12-2019 - 09-02-2021

BANKING PROCESS AML/KYC

KYC stands for Know Your Customer. KYC is a regulatory and legal requirement for banks and other related institutions to identify and verify the identity of their clients. The term can also be used by businesses to denote their own similar processes.

Banks/Institutions undertake such processes to comply with various anti-money laundering (AML) regulations and also regulations countering the financing of terrorism (CFT). KYC is a way to prevent banks/institutions from becoming involved with criminal or terrorist activity. KYC is accomplished by verifying various documents obtained from reliable sources.



PROJECTS

ULASTER BANK OF SCOTLAND (NatWest Bank)

Conduct end to end pre approval reviews of KYC Records (All client types)

- Reporting findings on a timely basis.
- Conduct root cause analysis by identifying & analyzing areas of common defect/issues.
- Assist in defining continuous improvement plan and track

implementation.

- Achieve operational goals set, and deliver against agreed targets in terms of quality and productivity
- Provide updates at regular meetings.
- Manage remediation projects / initiatives and report on progress as required.
- Assist with department projects / initiatives as requested.

BANK OF IRELAND (END TO END PROCESS)

The procedure of making KYC- The customer's send us applications form along with there I'ds and address proof by the online method and as well as offline method also. Check there's Anti Money laundering that a customer is genuine or not.

Then i need to proper Validate or check there's application form and I'ds and address proof also.

And if the application and both I'ds are okey according to company policy then i have to move that application into KYC process.

And after the 1st Validation then starts the Quality Checking processprocess comes.



ACHIEVEMENTS & AWARDS

National Cadet Corps (NCC)

National Service Scheem (NSS)



PERSONAL PROFILE

Date of Birth : 10/11/1997

Marital Status : Single

Nationality : Indian

Known Languages : English, Hindi, Urdu

Hobby : Making friends. Taking tea

Passport : P8621995



DECLARATION

Notice Period - Immidiate join