Sona Raj

AML Analyst

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Objective

AML Analyst with over 2 years 8 months of experience in anti-money laundering and financial crime prevention within the banking sector. Seeking an AML Analyst position to leverage expertise in financial analysis and compliance, ensuring adherence to regulatory standards and contributing to the organization's risk management efforts.

Work Experience

❖ **Fincrime Analyst**

Revolut Technologies India Private Limited

May 2024 – October 2024

- Protected customer accounts against financial crime, fraud, and cyber scams through proactive transaction monitoring.
- Coordinated with external financial institutions for fund recovery using SWIFT, UKF, and Zendesk.
- Executed KYC verification, risk assessments, and transaction monitoring, escalating fraud claims to FIU as necessary.
- Collaborated with law enforcement and banking partners for fraud verification and reporting.
- Specialized in monitoring account activities to prevent APP and ATO scams.

❖ **Process Associate**

Guidehouse India Private Limited

February 2022 – April 2024

- Conducted onboarding and ongoing due diligence on individuals (NRA, US citizens) and non-individual clients such as NGOs, trusts, and publicly traded entities.
- Performed Politically Exposed Person (PEP) checks utilizing tools like LexisNexis Bridger and World-Check to assess high-risk clients.
- Screened against sanctions lists and adverse media to identify potential suspicious activities.
- Verified Beneficial Ownership and Key Controller details, ensuring compliance with UBO requirements.
- Monitored client transactions, escalating identified risks for further investigation and filing STRs as needed.
- Conducted in-depth research and analysis to assess customer risk ratings (High, Medium, Low) and remediated cases accordingly.

Education

❖ **Master of Business Administration (Finance and marketing)**

School of Management and Business Studies MG University Kottayam

2019 - 2021

❖ **Bachelor of Business Administration**

SAS SNDP Yogam College, Konni Pathanamthitta, MG University Kottayam

2016 – 2019

Key Skills

- Anti-Money Laundering (AML) Compliance
- Know Your Customer (KYC) & Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD) & Transaction Monitoring
- Politically Exposed Person (PEP) Screening
- Sanctions and Adverse Media Screening
- Risk Assessment & Risk Rating
- Fraud Detection and Prevention
- Regulatory Reporting (e.g., STR, SAR)
- Data Analysis and Financial Crime Investigation

Software Skills

- Microsoft Excel
- Lexis Nexis Bridger
- World-Check

Soft Skills

- Good Communication
- Multi-Tasker & Fast Learner
- Detail & Result Oriented
- Proactive, Reliable & Adaptable
- Excellent Team Player
- Critical Thinker & Problem solver

Language

- English
- Hindi
- Malayalam

Personal Info

- Date of Birth : 26/11/1998
- Marital Status : Single
- Nationality : Indian

Passport Details

- Date of issue :10/11/2022
- Date of Expiry :09/11/2032
- Visa Status:Visiting Visa

Reference

Reference available upon request.