# R. Chandu Singh

KYC / AML Analyst | Transaction Monitoring | Financial Crime Compliance

chandusingh.career@gmail.com | +91 8333894337 | *LinkedIn* | *Portfolio*

**Location:** Bangalore, India | **Nationality:** Indian | **Available for Immediate Relocation to UAE**

## Profile Summary

Financial Crime Compliance Analyst with 4 years of experience supporting **UAE, USA, and EU** markets, with hands-on exposure to **CBUAE, goAML, AML/CFT, KYC, UBO Identification & Verification, CDD/EDD, and Transaction Monitoring**. Experienced in **AML alert investigation, sanctions/PEP screening, adverse media, customer risk assessment, ongoing monitoring, L2 AML investigations, and SAR escalation support**, with knowledge of **UAE AML/CFT regulations, FATF, FinCEN, BSA/AML, DSA, DAC7, and FCRM**.

## Professional Experience

**Compliance Process Executive**
**Booking Holdings (Randstad Digital)** – Bangalore, India — Nov 2025 – Present

*Client: Booking.com | EU / Global Travel Technology – Global online travel platform connecting customers with accommodations, flights, car rentals, and other travel services.*

- Managed KYC/AML onboarding and ongoing reviews for **600+ individual partners and 300+ business partners** across GTM countries, ensuring compliance with regulatory requirements and internal FCRM controls.
- Conducted **CDD, EDD, sanctions screening, adverse media checks, and UBO verification** for individual and business partners, supporting risk-based onboarding decisions under **DSA and FCRM requirements**.
- Performed quality control reviews on **150+ onboarding cases weekly**, maintaining **98%+ quality accuracy** and adherence to compliance procedures and regulatory standards.
- Provided regular analyst feedback, process guidance, training, and floor-level process updates, sustaining **98%+ accuracy** across a high-volume, SLA-driven environment.

**Compliance Team Member**
**Coforge BPS** – Bangalore, India — Oct 2023 – Sep 2025

*Client: Proctor Financial | USA / Mortgage & Escrow Services – Provides insurance and risk-management solutions within the U.S. mortgage and escrow ecosystem.*

- Monitored **1,500+ mortgage/escrow transactions monthly**, analyzing transaction patterns, counterparties, amounts, and customer profiles to identify **AML red flags and unusual activity**.
- Served as a **senior point of contact for complex AML cases**, reviewing investigation findings, resolving process queries, guiding analysts on risk-based decisions, and supporting timely escalations.
- Replaced manual **Excel-based TM reporting with Power BI dashboards** for the team, reducing weekly reporting and data-preparation time by **10+ hours** and enabling faster delivery of transaction-monitoring insights to the client.
- Conducted detailed **L2 AML investigations** and prepared case narratives for **SAR escalation**, documenting findings and escalating potentially suspicious activity to L2/AML Compliance for further review and potential **FinCEN reporting**.

**Advisor 1 – KYC AML Analyst**
**Concentrix** – Bangalore, India — Sep 2022 – Oct 2023

*Client: Etisalat | UAE / Telecommunications – Major UAE telecommunications and digital services provider serving individual, home, and business customers.*

- Performed **KYC document verification and onboarding** for Etisalat **Prepaid, Postpaid, eLife, and Business customers**, reviewing **45 cases daily / 900 monthly** in line with **UAE AML/CFT and CBUAE requirements**.
- Conducted **CDD/EDD reviews** across **50 cases daily / 1,000 monthly**, assessing customer risk, CDD alerts, **sanctions/PEP matches, and adverse media** using internal tools and Dow Jones.
- Investigated CDD alerts, distinguished **true vs. false matches**, applied a **risk-based approach**, and performed EDD for higher-risk customers based on identified risk indicators.
- Escalated confirmed or unresolved high-risk cases to **L3 AML teams**, providing **L3 AML Escalation & Regulatory Reporting Support** with accurate investigation documentation and supporting UAE AML/CFT reporting processes.

## Tools & Technologies

| | |
|---|---|
| BVD (Orbis) – Corporate Intelligence | NetReveal – AML Transaction Monitoring |
| Dow Jones – Sanctions & PEP Screening | Arachnys – Adverse Media Analysis |
| Trulioo – Identity Verification | AU10TIX – Identity Verification |
| Power BI – Reporting & Dashboards | Microsoft Excel – Data Analysis |
| Case Management Systems – AML Workflows | AML Investigation & Reporting Systems |

## Core Skills

**UAE Regulatory Exposure:** CBUAE AML/CFT, goAML, Targeted Financial Sanctions (TFS)

**KYC & Due Diligence:** KYC Onboarding, CDD, EDD, UBO Verification, Customer Risk Assessment

**Transaction Monitoring:** AML Alert Investigation, Transaction Analysis, Red-Flag Identification

**Screening & Investigations:** Sanctions, PEP, Adverse Media, L2 AML Investigations, SAR Escalation

**International Regulatory Exposure:** FinCEN, BSA/AML, USA PATRIOT Act, DSA, DAC7, FCRM

**Risk & Compliance:** Risk-Based Approach, Financial Crime Risk, Ongoing Monitoring

**Quality & Operations:** Quality Control, Case Review, Compliance Documentation

**Analytics & Reporting:** Power BI, Excel, Dashboard Reporting, Data Analysis

## Certifications

**Risk Management Certification** – Project Management Institute (PMI) 2025

**Operational Analysis of Suspicious Transaction Reports** – Basel Institute on Governance – ICAR May 2026

## Education

**Master of Business Administration (MBA) – Finance**
JNTU, Anantapur, India 2023 – 2025

**Bachelor of Commerce (B.Com) – Computer Applications**
Sri Venkateswara University, Tirupati, India 2018 – 2021

## Languages

**English:** Fluent | **Hindi:** Expert | **Telugu:** Native