



SONALI BANSAL

IIBF, AML/KYC CERTIFIED, AML SKILL ASSESSMENT LEVEL 1 & 2

An enterprising professional with **nearly 14 years** of overall experience and **over 7 years** of multi-faceted experience in **AML and KYC Analysis Onboarding Clients**; targeting to express potential and deliver results via challenging assignments with an esteemed organization.

PROFILE SUMMARY

- Ex-Senior AML Analyst (SME/ Team Lead) at NatWest Group in Anti-Bribery and Corruption, KYC Analyst showcasing a history of **successful program implementations**, managing **operations, quality standards, assessing and mitigating risks in AML/ CFT/ FCP**.
- Proficient in **AML/KYC** (Know Your Customer) Onboarding Clients of UK and other Nationalities, **EDD, SDD, FDD, EDR, PR, REO, Third-Party Due Diligence, PEP-Sanctions Screening, and Transaction Review (Monitoring and Filtering)** showcasing a rich understanding of **compliance processes**.
- Performing **KYC reviews on different entity types, such as Trusts, Hedge Funds, Regulated entities, SPV, Government Entities, Banking Institutions, Private Companies etc.**
- Resourceful in conducting **thorough blockchain investigations** and compiling **detailed regulatory reports** to ensure **compliance and transparency in operations**.
- Supporting Account **setup KYC and AML** procedures of different account types mentioned in highlights
- **World Check, Rating (Low/ Medium/ High)**, Beneficial ownership identification in ASIC extract
- Identifying **Directors/ BO/UBO/POA/Advisors/ Individual Trustee/ Corporate Trustee** from various accounts
- **Supporting Dealing**- Key Trade of Application, Redemption, Transfer and switch.
- Vast processing on Distribution, MFR, ICR, Statements, Payments as QA responsibilities.
- KPI process and monthly review of Out of SLA work items and send report to Client.
- Utilized **investigative techniques and resources to uncover red flags, irregularities, and potential areas of concern** during **due diligence processes**.
- Exhibited exceptional **Critical People Capabilities (CPC)** by embodying attributes including **Improver & Innovator, Trusted Advisor, Change Ready Behavior, Critical Thinker, and Connected Behavior**.

WORK EXPERIENCE

NatWest Group, Gurugram | December 2016 – January-2025 | **Currently:** Senior AML Analyst (SME)

Growth Path: Business Analyst | Senior AML Analyst Anti-Bribery and Corruption

Key Result Areas:

- Designing and executing **AML/CFT/FCP compliance programs** to uncover illicit activities like **money laundering** and **terrorist financing**, while working as a Compliance Officer.
- Performing thorough KYC checks, including verification of employment, business details, and source of funds.
- Administering **AML systems**, including testing & upkeep with external service providers.

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CORE COMPETENCIES

- Financial Crime Prevention
- Anti-Money Laundering Inspections
- Regulatory Compliances
- Risk Management & Mitigation
- Enhanced/ Customer Due Diligence
- Cryptocurrency Analysis
- KYC Compliance/ Analysis/ Onboarding
- Risk Management & Mitigation
- Operational Excellence
- Customer Risk Profiling
- Transaction Monitoring/Filtering
- Cross-functional Coordination

TECHNICAL SKILLS

- Microsoft Office Suite
- Lexis Nexis
- Equifax Personal
- Equifax Oneclick
- World, Check
- D&B
- APC Moody's Check
- FC EXIT SEARCH
- Employee Conflict Check

EDUCATION HISTORY

- ● M.A. in English Literature
HP University, Shimla - 2008
- ● M.A. in Journalism and Mass Communication
G.J. University, Hissar - 2006
- ● B.A. (Pass) General Course
Delhi University - 2004

CERTIFICATION

- ● IIBF Examination on AML/ KYC
2016

ACHIEVEMENTS

- ● Successfully secured approvals from Simplify the Bank (STBs) and Yes Check for project initiatives, demonstrating proficiency in navigating regulatory frameworks and compliance standards.
- ● Recognized as a recipient of prestigious accolades including Star of the Month, Ovation, and LOV (Living Our Values), highlighting exceptional performance, dedication, and alignment with organizational values.

PERSONAL DETAILS

Date of Birth:
15th January 1984

Languages Known:
English, Hindi, German

Address: Rohini, Delhi – 110085

- Acting as a **liaison officer for the AML Compliance Unit**, fostering communication with Group Compliance, management, authorities, and auditors regarding AML/CFT issues.
- Spearheading **AML/CFT tasks** such as **reviewing name screening** and **monitoring alerts**, and **submitting STRs to the AMLCO**.
- Compiling **management and board committee reports** analyzing AML/CFT-related risks, advancements, and controls.
- Leading **blockchain investigations**, managing **complex crypto cases**, and supporting **AML program development** as a **Senior AML Analyst**.
- **Assessing and resolving alerts** generated by the **crypto transaction monitoring system**, conducting **investigations using blockchain analysis tools and internal systems**.
- Working on **filling STRs and LVCTRs to FINTRAC**, and other tasks assigned by the AMLCO.
- Compiling **case files** and **submitting regulatory reports**, such as STRs and LVCTRs.
- Performing **quality assurance reviews** of **Analysts' work** and identifying areas of opportunity for the AML team, while also **training new recruits** in the AML process.
- Conducting **thorough checks on third-party vendors** by comparing their information with global databases and watch lists to ensure regulatory compliance.
- Monitoring **mentions of third-party partners** across various media channels for signs of corruption, including **press releases, web searches, and other sources**.
- Validating **third-party information** by cross-referencing it with country databases and government records for accuracy and reliability.
- Verifying **self-reported data** from **due diligence questionnaires** through **investigative analysis** to **maintain high standards of due diligence**.
- Establishing and implementing **enhanced due diligence protocols**, including meticulous **third-party due diligence checklists**, to effectively mitigate risks.

Highlights:

- Worked on **AML processes**, resulting in an **100% increase in operational efficiency** through **streamlined processes** and **improved detection capabilities**.
- Implemented a new **AML training program** for employees, resulting in an **100% increase in staff knowledge** and **adherence to AML regulations**.
- Achieved an **100% increase in the number of Suspicious Transaction Reports (STRs)** and **Large Virtual Currency Transaction Reports (LVCTRs)** filed to **FINTRAC**.
- Spearheaded a **cross-departmental collaboration project** that **streamlined AML/CFT processes**, resulting in a **100% reduction in false positive alerts** and an **increase in the efficiency of transaction monitoring**.

PREVIOUS EXPERIENCE

IRCTC, New Delhi | October 2010 – November 2016 as **Senior Associate**

- Provided comprehensive assistance to both existing and newly onboarded clients of IRCTC in **resolving online ticket booking issues**.

