

HARNEET KAUR

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 Delhi, India

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ABOUT ME

A seasoned professional with over 6 years of experience in the Anti-Money Laundering and Financial Crime sectors. I specialize in conducting high risk reviews with a focus on Transaction monitoring, KYC, CDD, EDD, Periodic refresh, Sanction Screening processes and Risk Assessment procedures, ensuring compliance with stringent regulatory standards. My expertise lies in analyzing complex customer data, identifying potential risks, and implementing effective anti-money laundering strategies. I am seeking a challenging role in a dynamic environment where I can leverage my skills and experience to contribute to robust AML compliance efforts.

CORE COMPETENCIES

- Anti-Money Laundering
- Transaction Monitoring
- Sanctions Screening
- Counter-Terrorist Financing
- Quality Assurance Standards
- Suspicious Activity Reports (SAR)
- Client Management
- Enhance Due Diligence (EDD)
- Customer Due Diligence (CDD)
- Database Triggers
- Reporting Requirements
- High Risk Account review
- Cross-Functional Collaboration

EDUCATION

Bachelors of Science (Hons.) Chemistry

University of Delhi (2018)

Bachelors of Education

Maharshi Dayanand University (2020)

ACHIEVEMENTS

Awarded "All-Star Award" at BETTER

Living Our Values Award - Natwest Group

Appreciated with 'Living our values' award for achieving 100% quality for months.

Spot Ovation - Natwest Group . Appreciated with 'Spot Ovation' for achieving the target beyond the baseline for several months and taking initiative for maintaining team records

EXPERIENCE

ANALYST - INVESTIGATIONS

Feb 2024 to Jan 2025

BETTER

- * Investigate applications to detect inconsistencies, verify documentation, and ensure regulatory compliance.
- * Identified financial red flags, escalating suspicious activity for fraud prevention.
- * Collaborated with Compliance and Risk teams on CDD assessments for high-value cases.
- * Maintained detailed audit trails and case summaries to support internal and regulatory reviews..

ANALYST – FINANCIAL CRIME & COMPLIANCE

AMERICAN EXPRESS

August 2022 – August 2023

- * Monitored transactions across banking channels, identifying potential AML violations and high-risk behaviors.
- * Conducted due diligence using FCRM, World Check, and Moody's to flag suspicious activity.
- * Investigated source and use of funds through in-depth document reviews.
- * Led QA reviews and collaborated with stakeholders to ensure AML compliance and process integrity..

BUSINESS ANALYST

May 2021 – May 2022

BETTER

- Reviewed mortgage files for regulatory compliance and internal KYC/AML policy adherence, minimizing financial and reputational risk.
- Monitored client documentation and transactions for completeness and consistency, flagging potential suspicious activity.
- Partnered with Compliance to investigate high-risk profiles involving PEPs, high-risk jurisdictions, or adverse media.
- Supported audits and compliance testing by preparing documentation, addressing findings, and implementing corrective actions.
- Contributed to internal procedure enhancements by offering QA-based feedback, improving controls and detection of compliance risks.

ANALYST – FINANCIAL CRIME

NatWest

Dec 2018 – May 2021

- Conducted AML transaction monitoring, investigated high-risk accounts, and escalated suspicious activities for SAR/STR filings.
- Delivered QA reviews and supported automation initiatives to enhance compliance efficiency and alert accuracy.
- Performed in-depth reviews of individual and corporate customer accounts and related transactions.