

# HIMANSHI

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## Summary

Results-driven AML professional with 3+years of experience in transaction monitoring, client onboarding, and financial crime compliance. Proven expertise in investigating AML alerts, identifying suspicious activities and ensuring regulatory adherence. Adept at conducting thorough KYC verifications, interpreting client financial behavior, and ensuring strict adherence to regulatory frameworks. Recognized for delivering high-quality analysis, collaborating across teams, and consistently meeting production and compliance standards

## Experience

**NATWEST GROUP**  
Senior Operations Analyst

**October 2023 - Present**

- Investigating and analyzing transactions data and live payments for detecting suspicious patterns and ensuring compliance with Anti Money Laundering (AML) regulations. Also, flagging potentially fraudulent activities, and coordinating with relevant teams (e.g., risk, fraud, compliance) for resolution.
- Performed comprehensive KYC checks and verified client identities to ensure compliance with regulatory requirements. Identified and reported suspicious activities through comprehensive case analysis and escalation of SARs/STRs where applicable.
- Interpreted and implemented client-specific financial policies while adhering to internal AML standards. Maintained production accuracy by adhering to SLAs, applying quality control feedback, and contributing to a collaborative AML team environment.
- Assisted new joiners on the floor by providing real-time support and conducting buddy-up sessions during actual processing, ensuring smooth transition from training to independent work.

**LENDING (June 2023 - September 2023)**

- Collaborated with UK teams to streamline application and verification process. Managed and processed loan applications, ensuring accuracy and adherence to financial regulations.
- Conducted KYC (Know your customer) checks to verify client identities, prevent fraud and maintaining detailed records and documentation for compliance and reporting purposes.

**Operations Analyst - KYC Onboarding (December 2021 - May 2023)**

- Served as a **Subject Matter Expert (SME)**, conducted process training for new hires, ensuring smooth onboarding and knowledge transfer. Also, Provided individualized coaching and actionable feedback to support skill development and performance improvement.
- Conducted in-depth investigations of inbound and outbound payments to identify potential sanctions-related risks & Managed payment queues efficiently, ensuring all transactions were cleared within designated cut-off times.
- Monitored transactions for red flags, including exposure to Politically Exposed Persons (PEPs), terrorist financing, and prohibited trade goods. Performed client risk screenings using World-Check and similar platforms to detect OFAC-sanctioned entities, PEPs, and other high-risk individuals in support of KYC and AML compliance.
- Additionally, conducted end-to-end account opening processes for individual and Business clients, ensuring full compliance with internal KYC and AML procedures.
- Performed Customer due diligence (CDD) and Enhanced Due Diligence (EDD) on high-risk clients, and offshore entities. Served as a Subject Matter Expert (SME) and delivered comprehensive training session for new joiners. Also, conducted cross-trainings and provided deep expertise to existing teammates.

## Internship

**BLITZJOBS**  
Human Resource Management  
  
Sourcing Candidates, Interviewing & Hiring, Onboarding

**PLANET SPARK**  
Business Development counsellor  
  
Core Sales, CRM Handling, Serving customers via call and video sessions.

## Education

**Narsee Monjee Institute Of Management Studies**  
MBA Operation Management  
**January 2022- January 2024**

**PGDAV College (Delhi University)**  
B.COM (P)  
**June 2018 -June 2021**

## Skills & Certifications

- \* Critical Thinker, Quality Driven, Strong analytical and problem-solving skills, Good Communicator, Highly Organised with excellent Interpersonal Skills
- \* Certification in "Anti Money Laundering, KYC & CDD" from Indian Institue of Banking & Finance (IIBF).
- \* Certification in "Foundation to AML and KYC" from KYC Lookup & "Overview of Anti-Money Laundering" from Riskpro India.
- \* Completed Certification in Computer Basics (MS Excel, MS Word, MS PowerPoint) and Advance Excel.

## Recognition

**NATWEST GROUP**

- Awarded certificates in R&R for being a part of lending team and successfully migrating the process from UK to India.
- Awarded certificates in R&R on Multiple occasions for being Ambitious team member, exceptional performer, Quality champion.

## Interests

**Reading**

**Painting**