

HARMANDEEP SINGH

 FARIDABAD |  +91-9717064494 |  Harmansingh94hs@outlook.com |  Harmandeep Singh

AML, Fraud Prevention & KYC Compliance Professional

Results-driven AML and Fraud Prevention Specialist with 8 years of experience in financial crime compliance, risk mitigation, and regulatory reporting. Proven expertise in transaction monitoring, KYC due diligence, fraud detection, and regulatory compliance across multiple jurisdictions.

KEY SKILLS & COMPETENCIES

- AML & KYC Compliance (FATF, FinCEN, OFAC, EU Directives)
- Transaction Monitoring & Suspicious Activity Reporting (SARs)
- Enhanced Due Diligence (EDD) & Customer Due Diligence (CDD)
- Fraud Risk Assessment & Investigations
- Regulatory Compliance & Audits (FCA, MAS, RBI, SEC, etc.)
- Sanctions Screening & Adverse Media Analysis
- Team Management & Training

PROFESSIONAL EXPERIENCE

Sr. Associate – AML & Fraud Prevention

- ◆ **[WNS Global] | [Gurugram] | [2024 – Present]**
 - Handling a team of 18 people offshore and taking care of all the daily activities while I am accountable to team manager.
 - Conducted end-to-end fraud investigations, identifying fraud patterns and implementing controls.
 - Analysed high-risk transactions and escalated suspicious cases to compliance teams
 - Assisted in developing AML/KYC policies and frameworks.
 - Managed KYC remediation projects, ensuring regulatory adherence.

Assistant Manager – AML, Fraud & KYC

- ◆ **[Genpact India] | [Noida] | [2024 – 2024]**
 - Handling a team of 22 people offshore and 7 people onshore which are directly reporting under my guidance.
 - Presenting WBRs and MBRs to the onshore team for reviews and providing daily updates to the offshore team from client side.
 - Handling escalations from client side and providing RCA.
 - Lead AML investigations, ensuring compliance with local and international regulations.
 - Oversee KYC/CDD processes for high-risk customers and escalate red flags.

- Monitor transactions using [specific AML tool, e.g., Actimize, SAS, or FICO] to detect suspicious activities.
- Prepare SARs/STRs with regulatory bodies and escalate to the concern team.
- Conduct internal fraud investigations and recommend risk mitigation strategies.
- Collaborate with auditors and regulators during AML compliance reviews.
- Train and mentor junior analysts on financial crime compliance best practices.

Commercial officer – KYC & Customer Due Diligence

◆ **[Frick India LTD] | [Faridabad] | [2023 – 2024]**

- Handling people management of 7people offshore.
- Performed risk assessments on new and existing customers as per KYC norms.
- Reviewed and updated customer profiles based on changing risk factors.
- Supported the implementation of AML and sanctions screening systems.

Ops. Analyst– AML & Fraud Prevention

◆ **[Accenture India] | [Gurugram] | [2022– 2023]**

- Handling 5people in the team for their training and daily tasks to report under the team manager
- Conducted end-to-end fraud investigations, identifying fraud patterns and implementing controls.
- Analysed high-risk transactions and escalated suspicious cases to compliance teams.
- Assisted in developing AML/KYC policies and frameworks.
- Managed KYC remediation projects, ensuring regulatory adherence.
- Conduct internal fraud investigations and recommend risk mitigation strategies

Assistant Commercial officer – AML & Fraud Prevention

◆ **[Frick India LTD] | [Faridabad] | [2019 – 2022]**

- Conducted end-to-end fraud investigations, identifying fraud patterns and implementing controls.
- Analysed high-risk transactions and escalated suspicious cases to compliance teams.
- Assisted in developing AML/KYC policies and frameworks.
- Managed KYC remediation projects, ensuring regulatory adherence.

Assistant Manager – AML, Fraud & KYC

◆ **[Bhemla Engg. Works] | [Faridabad] | [2017 – 2019]**

- Managed and guided team members to enhance productivity and developed strategies to improve operational efficiency.
- Conducted regular training sessions for team members to enhance skills and maintain high-quality standards.
- Collaborated with cross-functional teams to streamline production work flows and resolve operational challenges
- Monitored equipment performance and scheduled preventive maintenance to minimize downtime.

EDUCATION & CERTIFICATIONS

- 🎓 [Bachelor of business administration], [MDU, Rohtak], [2014-2018]
- 🏆 Six Sigma certification.
- 🏆 Awarded Silver for Leadership with a “Certificate of Recognition” at Genpact.

TOOLS & TECHNOLOGIES

- 📌 AML & Fraud Detection: [Actimize, SAS AML, NICE Actimize, FICO, or any other]
- 📌 KYC Platforms: [LexisNexis, World-Check, Refinitiv, etc.]
- 📌 Case Management: [e.g., Verafin, Amlock, Oracle FCCM]

ACHIEVEMENTS & PROJECTS

- 🏆 Reduced fraud losses by **60%** through proactive detection and risk assessment.
- 🏆 Successfully led a **KYC remediation project** impacting **high-end customers**, ensuring full regulatory compliance.
- 🏆 Designed and delivered AML training sessions for **multiple batches**, enhancing compliance awareness.

LANGUAGES

- English (Fluent)
- Punjabi & Hindi

This is to certify that above mentioned information provided is completely valid to the best of my knowledge.