

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
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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 7 people 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 5 people 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.
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EDUCATION & CERTIFICATIONS

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