

APARNA THAREJA

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Dedicated KYC/AML & Financial Crime Specialist with 5+ years of experience in banking operations, compliance & financial services. Skilled in customer due diligence, fraud detection, reconciliations & reporting. Strong expertise in transaction monitoring & client verification across corporate, commercial & retail banking.

Education

- Delhi University
Bachelor of Commerce (B.com)
- Darshan Academy
Higher Secondary Education (CBSE)

Experience

NatWest Group

May 2020 - Present

Senior Analyst (CDD & KYC - Financial Crime)

- Performed CDD/EDD reviews on high-risk corporate & retail clients, verifying identities & relationships to ensure compliance.
- Conducted sanctions, PEP, and adverse media screening to identify red flags, escalating cases where required.
- Investigated data anomalies, supporting fraud & money laundering prevention.
- Prepared detailed reports & reconciliations, ensuring regulatory standards.
- Proposed & implemented automation improvements, reducing turnaround time for client reviews.
- Handled escalations, customer queries, and compliance-related documentation for NatWest and RBS brands.
- Ensured SLA adherence while utilizing automation tools to process bulk amendments efficiently.

CS&O Analyst

- Managed multiple secure banking processes with focus on compliance and customer protection.
- Maintained, analyzed, and reconciled daily financial reports.
- Trained and mentored new staff on secure customer journey practices.
- Collaborated with onshore SMEs to implement process improvements.
- Supported the mortgage team in risk prevention, safeguarding both bank and customers.
- Independently managed the essential Market Review process for mortgages.

Accenture

February 2019 - September 2019

Associate

- Processed and verified invoices, ensuring accuracy and reconciliation.
- Resolved client queries and issues via email communication.
- Analyzed and resolved complex payment and reconciliation discrepancies.

Skills

Tools & Software

- MS Office Suite
- Oracle Retail Back Office Application
- FICO Debt Manager

Technical Skills

- Transaction Filtering & Monitoring
- KYC/CDD/EDD Reviews
- PEP/Sanctions Screening & Escalations
- Regulatory compliance & Risk Analysis

Soft Skills

- Team Collaboration & Leadership
- Time Management
- Mentorship & Training
- Adaptability

Certifications / Achievements

- Spot Ovation Award - for maximum work efficiency.
- Extra Miler Award (Q1 2022) - for consistent high performance.
- Logged YES CHECK initiative to reduce customer complaints.
- Suggested SIR (Self-Identified Risk) to mitigate process risk.
- Successfully managed a team of 12 in absence of Team Leader/Manager.

I hereby declare that the information provided above is true and correct to the best of my knowledge and belief.