

NITIN UPRETI

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ABOUT ME

Transaction Monitoring Analyst with over 1 year of experience in AML investigations and financial crime compliance. Skilled in reviewing alerts, identifying suspicious activity, conducting sanctions and PEP screening, and supporting KYC/CDD reviews. Strong understanding of AML regulations, FATF guidelines, and typologies such as structuring, layering, smurfing. Recognized for consistently meeting SLA targets while maintaining high-quality case documentation and audit-ready reports. Adept at working in fast-paced compliance environments, collaborating with teams, and ensuring adherence to regulatory standards.

WORK EXPERIENCE

Aston Carter India (Posted in Zinnia Digital Service)| Gurugram

April 2025 - Present

Senior Associate II

- Processed retirement plans and beneficiaries death claims with strict adherence to IRS guidelines and company policies, ensuring timely and accurate disbursement of benefits.
- Handled end-to-end processing of death claims for Qualified contracts (including 401(k), Roth 401(k), 403(b), Roth 403(b), IRA, and Roth IRA accounts) and Non-Qualified contracts.
- Managed distribution requests such as RMDs, rollovers, systematic withdrawals, and death settlements while maintaining compliance with regulatory frameworks.
- Verified supporting documents including death certificates, tax forms, and policy records to validate claim authenticity.
- Calculation of state and federal tax interest to deliver precise and timely payout's or benefits .
- Categorized claim requests as IGO/NIGO and guided participants or internal teams on corrective steps.

EXL Services | Noida

Jan 2024 - April 2025

Associate

- Reviewed and investigated daily alerts generated through TMS for potential money laundering or terrorist financing.
- Executed sanctions and PEP screening to detect high-risk individuals and escalate matches for further investigation.
- Prepared case notes with detailed reasoning for alert disposition (false positive/true positive).
- Prepared thorough case documentation with key findings, enabling accurate SAR decision-making and regulatory compliance..

- Ensured timely case handling with a focus on accuracy, compliance, and error-free records.

Concentrix | Gurugram

Jan 2022-Aug 2022

Representative, Operations

- Maintained comprehensive product knowledge, ensuring accurate information was provided to customers regarding product features and troubleshooting steps.
- Conducted surveys and gathered customer feedback, helping the team identify areas for improvement and enhance the customer experience.
- Provided front-line support for customers, resolving product-related issues.
- Assisted co-workers during Peak period or whenever needed in order to provide excellent customer service.

EDUCATION

BPIBS, GGSIPU

2019-2022

Bachelors in Business Administration

Central Board of Secondary Education

2016-2018

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