

KREETIKA CHAWLA

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AML & COMPLIANCE | RISK MANAGEMENT | TRANSACTION MONITORING | REGULATORY ADHERENCE

Professional Summary

Analyst with 6+ years of experience across financial services, specializing in AML, KYC, and regulatory compliance. Skilled in transaction monitoring, client due diligence, and suspicious activity escalation within high-volume operations. Adept at balancing regulatory requirements with operational efficiency, supporting investigations, and ensuring adherence to global standards (FATF, GDPR, RBI). Strong track record of mitigating financial crime risks while improving process controls and compliance reporting.

Key Skills

- ✓ Anti-Money Laundering (AML) & Know Your Customer (KYC)
- ✓ Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- ✓ Transaction Monitoring & Alert Handling
- ✓ Suspicious Activity Reporting (SAR/STR)
- ✓ Regulatory Compliance (FATF, RBI, GDPR)
- ✓ Data Analysis & Risk Mitigation
- ✓ Process Improvement & Audit Support
- ✓ Cross-Functional Collaboration

Professional Experience

Analyst | Wipro | Feb 2025 – Present

- Conducted due diligence and KYC verification for UK pension clients, ensuring compliance with GDPR and AML standards.
- Monitored client transactions for unusual activity, escalating potential risks for compliance review.
- Logged and maintained case records in CRM systems with 100% accuracy for audit readiness.
- Partnered with compliance and risk teams to strengthen internal controls and reduce repeat escalations.

Associate | Fidelity International | Oct 2021 – Dec 2024

- Acted as SPOC for escalated client cases with regulatory implications, ensuring adherence to AML and compliance policies.
- Performed KYC validations and mandate checks to safeguard against fraudulent transactions.
- Supported AML and fraud verification teams with documentation and alert analysis.
- Prepared daily/monthly compliance and operational reports, providing insights to enhance monitoring efficiency.
- Contributed to process improvements that reduced transaction delays by 5%.

Credit Specialist | American Express | Jan 2020 – Sep 2021

- Conducted financial reviews and monitored repayment behavior to identify high-risk accounts.
- Flagged suspicious activity patterns for compliance escalation.
- Balanced risk management with customer engagement, achieving high CSAT scores while meeting compliance obligations.
- Supported early fraud detection through account monitoring and reporting.

Subject Matter Expert | Convergys | Feb 2018 – Jan 2020

- Led and coached a team of 20, fostering collaboration and exceeding sales targets by 5% monthly.
- Provided real-time operational support as acting Team Leader, ensuring seamless service delivery.
- Resolved client issues with personalized solutions, achieving 97% positive feedback.
- Awarded 'Best SME' for exceptional customer service and leadership.

Education & Credentials

- Post Graduate in Human Resource Management | Symbiosis Centre for Distance Learning (SCDL) | June 2022
- Bachelor of Arts (BA) | Delhi University | October 2019