

Aditi Tripathi

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Profile Summary

Senior AML/KYC and Transaction Monitoring Analyst with 7+ years of experience in financial crime compliance, client due diligence, and transaction surveillance for banking and financial institutions. Skilled in investigating suspicious financial activity, identifying red flags related to money laundering, fraud, and sanctions violations, and ensuring adherence to AML/BSA regulatory standards. Experienced in quality control review, client communication, and preparation of detailed compliance reports and recommendations. Adept at managing end-to-end KYC (CDD/EDD), transaction monitoring (L1 & L2), and preparing SAR/CTR filings. Strong analytical, communication, and reporting skills, with proven ability to work independently and in cross-functional teams under tight deadlines.

Core Competencies

- AML/BSA Compliance & Financial Crime Investigation
- KYC Due Diligence (CDD/EDD) & Client Risk Assessment
- Transaction Monitoring (L1 & L2) & Suspicious Activity Review
- Fraud Detection, Sanctions & PEP/UBO Screening
- SAR/CTR Reporting & Regulatory Documentation
- Quality Control & Process Review
- Client & Stakeholder Advisory Communication
- Data Analysis, Reporting & Process Optimization
- Tools: LexisNexis, World-Check, Salesforce, SAP CRM, Power BI, Excel (Advanced), Jira

Professional Experience

Tata Consultancy Services (TCS) — Senior Process Associate

Gurugram, HR | Mar 2022 – Aug 2025

- Conducted L1 and L2 transaction monitoring to detect unusual or suspicious activity across retail and corporate client portfolios.

- Identified red flags related to money laundering, terrorist financing, fraud, and sanctions violations; escalated cases for higher-level review.
- Performed detailed KYC reviews (CDD/EDD) to verify client identity, assess risk exposure, and ensure regulatory compliance.
- Conducted quality control checks on analyst outputs to ensure adherence to AML procedures and data accuracy.
- Drafted narrative summaries outlining investigative findings, recommendations, and compliance conclusions for client review.
- Created analytical dashboards and MIS reports to support monitoring trends and AML risk mitigation strategies.
- Supported client communications and training initiatives to enhance awareness of AML and regulatory requirements.

Sysnet Global Pvt Ltd (Client – Apollo Tyres Ltd) — Senior Executive, Remuneration
Gurugram, HR | Oct 2020 – Mar 2022

- Oversaw KYC documentation, reconciliation, and review to maintain full compliance with company and regulatory standards.
- Monitored financial activity to identify potential fraudulent behavior or AML red flags.
- Supported AML investigations and assisted in drafting internal reports and compliance documentation.
- Participated in creating and updating SOPs and compliance workflows to strengthen control frameworks.

Dimensions HRD (Client – Max Life Insurance) — Process Executive
Gurugram, HR | Nov 2018 – Feb 2020

- Conducted customer due diligence and enhanced due diligence reviews for high-risk clients.
- Verified KYC information and assessed the nature and purpose of client relationships.
- Assisted in monitoring financial transactions and investigating deviations from expected behavior.
- Prepared compliance and operational reports to support management decision-making.

SBI Cards — Process Associate
Gurugram, HR | Sep 2017 – Oct 2018

- Validated customer and account information as per AML/KYC regulatory standards.

- Reviewed daily transactions to identify irregularities and assist in fraud and AML investigations.
- Supported SAR preparation, reconciliations, and MIS generation to strengthen reporting accuracy.

Education

- **MBA** – Narsee Monjee Institute of Management
- **MSc** – Lucknow University

Technical Skills

- **AML/KYC Tools:** LexisNexis, World-Check, Salesforce, SAP CRM
- **Data & Reporting:** Power BI, Excel (Advanced), SQL (Basic)
- **Workflow & Collaboration:** Jira, Microsoft Teams, MS Office Suite