

# PREERNA MAHAJAN

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AML/KYC compliance professional with hands-on experience in client onboarding, CDD/EDD reviews, and large transaction monitoring. Skilled in applying a risk-based approach to customer profiling, identifying financial crime red flags, and conducting source of funds and source of wealth analysis. Experienced in maintaining audit-ready documentation, adhering to regulatory and internal compliance frameworks, and supporting effective financial crime risk mitigation within regulated environments.

## Experience

FEB 2025- JAN 2026

### DEPUTY MANAGER | RBL BANK LTD

- Performed alert review and investigation of system-generated transaction monitoring alerts, assessing the legitimacy of transactions and customer behaviour.
- Conducted in-depth analysis of unusual transaction patterns, trends, and anomalies, identifying deviations from expected customer profiles.
- Applied strong knowledge of AML regulations, financial crime typologies, and compliance requirements while reviewing high-risk cases.
- Investigated alerts related to large, unusual, and complex transactions, documenting findings and conclusions in detailed case narratives.
- Escalated suspicious cases in line with internal escalation protocols and regulatory guidelines for further review.
- Ensured all investigations and actions were fully compliant with internal AML policies and external regulatory requirements.

JAN 2024 -JAN 2025

### ASSISTANT MANAGER | YES BANK LTD

- Conducted client onboarding KYC and periodic review checks, validating customer identity, ownership structure, and supporting documentation in line with AML regulations.
- Monitored and reviewed large and unusual transactions, ensuring compliance with regulatory thresholds and timely escalation for further investigation.
- Identified and documented AML red flags through analysis of customer behaviour, transaction patterns, and risk indicators.
- Supported regulatory reporting obligations by maintaining accurate records and documentation for large transaction reviews and compliance audits.

- Applied a risk-based approach to customer profiling and ongoing monitoring, strengthening controls and reducing financial crime exposure.

## AUGUST 2022 -NOV 2023

### ASSISTANT MANAGER | AU SMALL FINANCE BANK LTD

- Performed client onboarding reviews in line with AML/KYC regulations, ensuring accurate capture and verification of customer information prior to account activation.
- Executed Re-KYC and periodic review activities, validating updated identity, address, and supporting documentation as per regulatory timelines and internal policies.
- Conducted document verification and quality checks, ensuring completeness, authenticity, and consistency across KYC records and systems.
- Supported risk-based customer profiling, assisting in customer risk classification during onboarding and Re-KYC processes.
- Maintained audit-ready KYC files, documenting review outcomes, discrepancies, and remediation actions in accordance with internal governance standards.

## **Skills**

- Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- Client Onboarding & Periodic / Re-KYC Reviews
- Large & Unusual Transaction Monitoring
- AML Red-Flag Identification & Risk Indicators
- Risk-Based Customer Profiling & Classification
- Source of Funds / Source of Wealth Analysis
- Regulatory & Internal Policy Compliance
- Audit-Ready Documentation & Case Management
- Financial Crime Risk Assessment & Mitigation

## **Certificates**

Completed certifications including Unlocking Essential Insights on Screening, Mastering Regulatory Reporting, Setting the right compliance framework with robust AML/CFT Policies and Procedures, AML Training - Adapting to FATF Grey List Updates, Decoding KYC Requirements, The Critical Role of Re-Kyc in Strengthening AML Compliance, Countering Trade-Based Money Laundering, Enhancing Financial Inclusion with a risk based approach, Ending Illegal Wildlife Trade – A Practical Guide, and Mastering Customer Risk Assessment and Enhanced Due Diligence.

# Education

JUNE 2022

**Masters in Commerce | Punjab University**

JUNE 2020

**Bachelor in Commerce | Guru Gobind Singh Indraprastha University**

Class XII and XI

**Mamta Modern Sr. Sec. School, Delhi - CBSE Board**