

# 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

10/02/2025- 03/01/2026

### DEPUTY MANAGER | RBL BANK LTD

- Reviewed and enhanced AML/CTF policies and procedures to ensure alignment with regulatory requirements and internal governance standards.
- Conducted Enhanced Due Diligence (EDD) reviews, analysing high-risk customer profiles, ownership structures, and source of funds/wealth to resolve complex cases.
- Monitored and assessed large and unusual transactions, ensuring compliance with regulatory thresholds and internal escalation protocols.
- Identified and documented financial crime red flags during EDD reviews and transaction analysis, supporting risk-based decision making.
- Maintained audit-ready compliance documentation, supporting regulatory examinations, internal audits, and ongoing AML risk management activities.

01/01/2024 - 03/02/2025

### 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.

**18/08/2022 -31/10/2023**

**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

## 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**

## 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.