

# NAVNEET KAUR

## Analyst

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### Summary

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Detail-oriented AML/KYC and Fraud Investigation Analyst with 2+ years of experience in the banking domain, including exposure to international banking processes. Skilled in customer onboarding, transaction monitoring, and fraud detection with a strong focus on identifying suspicious patterns and analysing transaction behaviour. Experienced in sanctions screening, PEP checks, SAR escalation, and ensuring compliance with AML regulations and FATF guidelines.

### Skills

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**AML & Compliance:** AML / KYC (CDD, EDD), Sanctions Screening, PEP & Adverse Media Checks, KYB & UBO Verification, FATF Guidelines

**Fraud & Risk Analysis:** Transaction Monitoring, Fraud Investigation, Red Flag Identification, SAR / STR Reporting, Fraud Typologies (Structuring, Layering, Mule Accounts), Risk Assessment

**Investigation & Tools:** OSINT & Open-Source Research, Case Investigation, Source of Funds Analysis, MS Excel, Case Management Systems

**Core Strengths:** Analytical Thinking, Attention to Detail, Risk-Based Approach, Decision Making

### Experience

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#### Analyst – AML/KYC & Fraud Investigation

Nov 2023 - Present

*GlobalLogic*

- Performed customer onboarding including KYC, CDD, EDD, and risk profiling to ensure compliance with regulatory standards.
- Conducted transaction monitoring by analysing alerts and identifying suspicious transaction patterns across customer accounts.
- Worked on fraud investigations by analysing unauthorized transactions and detecting potential fraud cases.
- Performed sanctions screening, PEP checks, and adverse media analysis to assess customer risk levels.
- Identified red flags such as unusual activity, profile mismatches, and linked accounts, escalating cases for SAR/STR reporting.
- Executed ongoing monitoring, KYC refresh, KYB verification, and UBO checks for regulatory compliance.
- Analysed transaction behaviour, device/IP patterns, and cross-border activity to detect fraud typologies and account takeover risks
- Collaborated with internal teams to ensure adherence to AML regulations and FATF guidelines.

### Projects

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#### Key Projects & Achievements

- **KYC & Customer Due Diligence** — Conducted KYC verification, reviewed identity documents, assessed customer risk levels, and supported Enhanced Due Diligence (EDD) for high-risk and PEP customers.
- **Transaction Monitoring** — Reviewed transactions to identify unusual activities, investigated alerts generated by monitoring systems, and supported SAR/STR reporting.
- **Sanctions Screening & PEP Checks** — Performed sanctions screening against OFAC, UN, and EU watchlists and conducted PEP checks during customer onboarding.
- **KYB & UBO Identification** — Conducted KYB verification for corporate clients and identified Ultimate Beneficial Owners (UBO) by analysing company ownership structures and registration documents.

### Awards & Certifications

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- Foundation of AML & KYC — KYC Lookup
- Know Your Customer (KYC) & Customer Due Diligence — Alison
- YUVA AI For All — TCS iON

### Education

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#### Bachelor of Commerce (B.Com)

2020 - 2023

*Chaudhary Ranbir Singh University, Jind, Haryana*