



## Contact

### Phone

+91 7827321560

### Email

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### Address

Uttam Nagar, Delhi

## Education

- Miles Education  
(CPA) (Pursuing), Accounting and Finance
- JIMS  
Bachelor of Business Administration (2012-2015)
- Intermediate CBSE (Commerce) (2012)
- Matriculation CBSE (2009)

## Expertise

KYC/ AML

Financial services

## Language

English

Hindi

# Kanika Bhatia

## Due Diligence Specialist

Expertise of over 6 years in the KYC/ AML and NBFC domain. Looking to explore various other modalities in Customer Due Diligence.

## Experience

### November 2023- October 2024

#### EXL Service India

##### Senior Fraud Investigator

Investigating accounts with returned checks.

Determining check frauds, account abuse and ID Fraud.

UAR filing

Fraud Association Investigation

Debit Card Disputes

Chargeback

### July 2022- July 2023

#### BT GLOBAL BUSINESS SERVICES INDIA PVT. LTD

##### Senior Associate (Fraud)

Monitoring fraud claims to ensure validity of claims which may include contacting merchants, financial institutions.

Review alerts/reports to detect Suspicious Activity  
Conducting investigations on identified and suspicious accounts.

### Oct 2020- Jan 2022

#### Accenture Services Private Limited

##### KYC / AML Analyst

Financial Crime Remediation

Reviewing new and existing customer accounts

and verifying their identities

Evaluating high-risk accounts

## Strengths

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- Emotional Intelligence
- Integrity
- Quick Learner

## Experience

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- May 2019- Sep 2020

**Concentrix Daksh Services India Private Limited**

**Transaction Processing Associate**

- Conducting document checks
- Monitoring High Value Transactions
- Validating authenticity of documents

**Apr 2017- Mar 2019**

**Manappuram Finance Limited**

**Assistant Branch Manager**

- Helping customers with secured loans and insurance
- Cash and collateral management
- Responsible for the growth of the branch