

# Amrit Kaur

✉ amritkaur.careers@gmail.com ☎ 7217788981 📍 New Delhi

## SUMMARY

---

Financial Crimes Investigator with nearly 4 years of experience across KYC, sanctions/PEP/adverse media screening, CIP, CDD, EDD, transaction monitoring, with SAR Filing knowledge. Skilled in risk assessment, alert investigation, and Stakeholder management. Strong understanding of global regulatory frameworks including the Bank Secrecy Act (BSA), USA PATRIOT Act, and FATF recommendations, with working knowledge of SAR/STR reporting processes under UK (NCA portal) and US (BSA E-Filing) systems. Recognized for strong investigative judgment, narrative writing, and the ability to identify red-flag typologies across global financial crime frameworks

## PROFESSIONAL EXPERIENCE

---

### AML/ KYC Analyst

September 2023 – April 2025

Tide

- Executed end-to-end KYC and risk rating (low-prohibited), conducting periodic and event-driven reviews that prevented high-risk and prohibited clients from entering the portfolio.
- Conducted AML screening across sanctions, PEP, and adverse media lists (World-Check, RDC, LexisNexis, Accuity, OSINT), identifying high-risk individuals/entities and escalating for enhanced due diligence.
- Led EDD investigations on high-risk clients, directly engaging with customers to gather supplementary information, uncover hidden UBO structures, and validate source of funds/wealth.
- Investigated high-risk transaction alerts (structuring, round figures, rapid movement of funds, cross-border payments) using Looker, Kustomer, M2P, escalating cases aligned with AML red-flag typologies.
- Gained direct exposure to SAR/STR drafting standards for both UK (NCA portal) and US (BSA E-Filing) regulatory frameworks, supporting case investigations and contributing to escalation narratives for compliance reporting.
- Maintained audit-ready documentation, ensuring compliance accuracy during internal/external audits with zero major findings.
- Trained and mentored 10+ analysts in AML/KYC processes, delivering RCA sessions and raising investigative quality across the team.
- Proposed and implemented process enhancements (EDD templates, SOP streamlining, keyword filters) that improved turnaround time and reduced false positives.
- Supported MI reporting and workflow allocation, driving balanced productivity and quality performance within the team.
- Collaborated with cross-functional stakeholders to resolve escalations swiftly and enhance compliance workflows.

### Financial Crime Operations Analyst

July 2021 – September 2023

NatWest group

- Executed periodic KYC reviews and remediation for UK/international clients, validating corporate structures via Companies House, OBAO, and open sources to ensure adherence to global AML standards.
- Performed CIP checks using InstaBase and government-issued IDs, supporting robust CDD and onboarding of corporate and retail clients.
- Investigated adverse media alerts leveraging OSINT and Moody's Analytics, collaborating with cross-functional teams to validate negative news and escalated confirmed high-risk findings.
- Partnered with UK stakeholders on remediation projects (EDRs, SAR keying, client exits), ensuring timely compliance with regulatory deadlines and internal risk protocols.
- Assisted in the preparation of Suspicious Activity Reports (SARs) gaining direct exposure to SAR structure, red flag indicators, and escalation protocol.
- Mentored junior analysts during onboarding by walking them through remediation workflows and escalation standards.
- Contributed to MI reporting and workload distribution, optimizing resource allocation and maintaining SLA adherence for the compliance team.

## SKILLS

---

- Onboarding Risk Assessment, Customer Risk Rating
- Strong research, Analytical and Communication Skills
- CIP, SDD, CDD, EDD, SOF, SOW, UBO, EDR, Periodic Reviews
- Transaction monitoring and SAR/STR filing (UKFIU & FinCEN)
- Stakeholders Management & Workflow Optimization
- PEP, SOT & Adverse Media Screening
- Independent Investigation, OSINT & Negative News Analysis
- Sanctions Screening (OFAC, UN, EU)
- Alert Investigation & Escalation
- BSA, Patriot Act, FinCEN, OFAC, FATF, FIU-IND, RBI Regulatory awareness
- World-Check, Dow Jones, LexisNexis, Bridger, RDC, Accuity
- Microsoft Office (Word, Excel, PowerPoint)
- Audit Liaison & Documentation
- AML Investigations & End to End KYC, KYB

## EDUCATION

---

<b>Bachelor of Commerce (Hons) - Business and Finance</b> University of Delhi	2017 – 2020
<b>Commerce (Business Administration and Accounting)</b> Senior Secondary School (CBSE)	2014 – 2016

## CERTIFICATES

---

- AML Compliance from Financial Crime Academy
- Advanced Transaction Monitoring from Sumsb

## KEY ACHIEVEMENTS

---

**Independently screened 300-400 cases/day during migration from RDC to LexisNexis, outperforming peers by 3- times, and ensuring zero backlog and SLA compliance.**

**maintained 98%+ quality scores in KYC reviews, consistently recognized for accuracy and attention to detail and compliance excellence.**

**Trained and mentored more than 8 new analysts on AML/KYC processes, contributed to the enhancement of internal SOPs and operational documentation for AML and KYC workflows.**

**Awarded 3× Living Our Values (LOV) awards for top performance, exceeding quality and productivity benchmarks.**