
POONAM PARMATMA PANDEY

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Location: India

PROFESSIONAL SUMMARY

Dedicated AML/KYC Analyst with 7+ years of experience in sanctions screening, PEP screening, adverse media checks (AMC), case investigation, and risk assessment. Skilled in identifying suspicious patterns, validating customer documentation, performing high-risk reviews, and preparing escalation reports. Strong knowledge of FATF, OFAC, FinCEN, EU AML guidelines, and internal compliance controls. Proficient in internal AML tools and Excel. Seeking opportunities in AML/KYC, Financial Crime Compliance, Transaction Screening, and Risk Operations.

CORE COMPETENCIES

- Sanctions Screening
- PEP Screening
- Adverse Media Checks (AMC)
- Case Investigation & Escalation
- High-Risk Customer Review
- Alert Analysis
- Document Verification
- Periodic KYC Review
- Audit-Ready Documentation
- Compliance Reporting
- Regulatory Knowledge: FATF, OFAC, FinCEN
- Excel (Filters, Lookups, Pivots)
- Internal AML Tools

PROFESSIONAL EXPERIENCE

HCL Technologies – AML/KYC Analyst

Lucknow | Oct 2024 – Present

Conducted sanctions screening, PEP checks, and adverse media checks for customer profiles.

Performed alert investigation, verified documents, and escalated high-risk findings.

Completed periodic KYC reviews to maintain updated and accurate customer data.

Prepared case summaries and supported audit processes with clean documentation.

Ensured compliance with FATF, OFAC, and internal AML guidelines.

Coordinated closely with compliance and risk teams on complex alerts.

Key Achievements:

Improved accuracy of sanctions/PEP reviews and reduced case review time.

Maintained 100% audit compliance with zero major observations.

Cognizant –

Learning & Development Specialist

Sept 2022 – Oct 2024

Handled documentation, reporting, and coordination for training operations.

Ensured process compliance and supported internal audits.

Managed communication between trainers and internal teams.

Cognizant - US Mortgage Analyst

Jul 2019 – Aug 2022

Conducted risk assessments and compliance checks on mortgage applications
Verified financial documents and identified discrepancies Ensured regulatory compliance and reduced financial risk exposure

Accenture Services Pvt. Ltd. – Lease Analyst (Risk & Compliance)

Mumbai | Aug 2018 – May 2019

Reviewed lease agreements and documents for compliance risks. Identified discrepancies and escalated potential issues.
Ensured accurate and audit-ready documentation.

EDUCATION

B.B.A / B.M.S – Management
Mumbai University | 2015–2018

Class XII – Maharashtra Board | 2015

Class X – Maharashtra Board | 2013

TECHNICAL SKILLS

Excel – Basic to Intermediate Internal AML

Screening Tools