**HARPREET**

Email: [harpreet.278793@2freemail.com](mailto:harpreet.278793@2freemail.com)

Career Objective:

To seek a position in AML Compliance and ensure lawful execution of the financial transactions of the organization also implement my inherent learning, creativity and innovation to face newer challenges and explore better opportunities in banking arena.

Expertise:

* AML/CFT Monitoring
* OFAC Screening
* Compliance & Risk Analysis
* FATCA Reporting
* KYC Risk Assessment
* KYC Periodic Review
* Enhanced Due Diligence
* Project and Team handling
* An Articulate AML Compliance professional with 5 Years of experience across analysis & development of projects and Team Handling.
* Positive attitude, result-oriented, confident, accepting challenges and quickly assimilates latest technologies.
* An effective leader with strong communication, analytical, relationship management and co-ordination skills personable and outgoing, comfortable communicating with people from diverse backgrounds and cultures.

Education:

|  |  |  |  |
| --- | --- | --- | --- |
| **Qualification** |  | **Institution** | Major Subjects |
| BBA |  | CASA College Nicosia, Cyprus | Business Management |
| MSc |  | Punjab Technical University, India | Computers |

Working Experience:

**Mashreq Bank (Epsilon Global Consulting) Dubai**

13-Sep’15 - 17-Aug’16

Consultant/Team Manager (AML/Regulatory Compliance)

Core competencies:

* Project and Team handling
* Financial Crime Compliance (FCC)
* Transaction Monitoring & Screening
* KYC Review &Risk assessment
* FATCA Reporting
* Enhanced due diligence

Responsibilities:

* Perform intake controls to ensure all Alerts are logged and assigned in a timely manner.
* Carry out a regular sample check in accordance with prescribed procedures on alerts generated by various payment processing systems and which have been closed by the Level 1 review process
* Evaluate potential suspicious transactions and escalate as required to the further AML Monitoring onshore reporting manager.
* Prepare and investigate internal Suspicious Activity Report (SAR) documentation prior to escalating to the AML onshore reporting Manager for review and consideration.
* KYC Periodic review for existing customers.
* Reviewing and Screening alert from the tool against Individual or Entity.
* Tax Form (W- 9, BEN, BEN-E, IMY, EXP etc.) review of different Individual/entity as per FATCA to prevent tax evasion.
* Conduct and apply/Operate Anti Money Laundering/KYC controls and procedures.
* To streamline business and reduce portfolio volatility and working with business to weed out potential risks by applying core policy in coordination with Compliance and Risk to ensure clients on board meet bank's requirements.
* Carrying out money laundering risk assessments on regular basis on various levels.
* Schedule periodic training on the assess key factors and monitor its effectiveness
* FATCA Tax Form review of different Individual/entity as per FATCA to prevent tax evasion.

**Deutsche Bank(India)**

10-Nov’14 – 04-Sep’15

Analyst

Core competencies:

* AMLMonitoring
* FATCA Tax Form review
* KYC Documents review
* Daily MIS report
* 3rd Party Quality Check
* Client Contact (for Discrepancy)

Responsibilities:

* Maintain KYC/Customer identification Program (CIP) Tax files to ensure compliance with laws of relevant jurisdiction as well as DB policies.
* Real time screening on Fircosoft tool and any escalate any positive match to the onshore team.
* Performing Four Eye Check as per FATCA regulation.
* Tax Form (W- 9, BEN, BEN-E, IMY, EXP etc.) review of different Individual/entity as per FATCA to prevent tax evasion.
* Ensure quality of work meets the department standards by establishing quality control checks into the processes.
* Communicate with Onshore partner and client regarding discrepancy.
* Proactively engage in all aspects of change management as necessary.

**Bank of America (India)**

Analyst

25-May’12 – 31-Oct’

Core competencies:

* OFAC Sanction Screening
* Transaction Monitoring
* Communicate with LOB’/Client
* Enhanced due diligence
* KYC Periodic Review.

Responsibilities:

* Handling Global wire and Accounts in RLSU, Firco Soft and other applications.
* Be proactively involved in process improvement and to make such recommendations to the AML Monitoring Team Leader as appropriate
* Collecting and reviewing all the relevant Documents for corporate and individual clients from KYC perspective
* Upload the documents of the Client in GDS application.
* Handling escalations regarding OFAC hits to LOB’s or Global Economic Sanctions and KYC standpoint.
* The results and analysis based on the reports is further communicated to LOB’s.
* Maintain effective communication with all business partners regarding each product development strategy.

**IZONE COMMERCE PVT LTD**

1-Aug’11- 20-May’12

Operation Executive

Core competencies:

* KYC Review
* Client handling
* Daily MIS Report
* Loan Documentation

Responsibilities:

* Checking and Maintain Documents as per the Bank KYC requirement.
* Risk Rider Handling Payments/Deposit regarding financial services.
* Handling Multiple Projects.
* Analyzing queries of Branch agent’s.
* Effective Team player and performing multiple Tasks.

Other Skills

* Proficient in MS Office.
* Highly skilled in preparing MIS and working with Excel for Financial Analysis.
* Ability to adapt various working situation.

Personal Details

* Name: Harpreet
* Nationality: Indian
* Date of Birth: 09-10-1985
* Marital Status: Married

**Harpreet**