



Divya Pandey

Senior Associate

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Experienced professional with a demonstrated history of working in Anti Money Laundering which include KYC Periodic reviews and KYC remediation.

Profile Summary

- MBA in Finance and International Banking, offering over **4.2** years of Compliance Experience at one of the Big four banks in the United States and in known Banks of UK.
- Review all the documents for the entities as per the jurisdictional guidelines.
- Verify the legal status of the legal person or entity through proper and significant documents.
- Summarize findings and all the information to perform Enhanced Due Diligence for all type of entity customer.
- Conducted reviews of client documentation and information obtained by client contacts within the business units.
- Proficiency with MS Word, PowerPoint, Excel, Outlook and Adobe PDF.
- Flexible within the working environment with the ability to adapt quickly and positively to challenging situations whilst remaining calm, focused and positive
- Analyze and execute the KYC/CDD process by understanding standard operating procedures.

Knowledge Purview

Anti-Money Laundering	Sanctions	Client Relationship Management	KYC Norms
Banking Operations	Politically exposed person	Enhanced due diligence	Customer Due diligence
Work Experience			

June 19-: April 22 senior Associate – Bank Of America

Key Result Areas:

- Customer screening of Business Banking and Global Markets for US clients and coordinating with Relationship Manager.
- Reviewed potential negative news hits across Global Client Management division as per Global KYC Procedures.
- Improved and implemented customer risk rating criteria with KYC Management and procedure for all types of customer.
- Alert Monitoring and AML Investigations, cross team interaction with support teams. An excellent team player with good communication skills and has ability to work in a team and individual environment
- Perform the customer due diligence on existing clients, requesting the KYC Information, documentation, review and verification of received documentation.
- Refreshing the entities as per the regulatory requirements for EMEA, AMRS and APAC regions.
- Sales Outreach – Discussing requirements with the sales team email/call.
- Performing enhanced research and investigation of persons and entities on Sec Edgar, Company house and LexisNexis
- Strong ability to manage large data sets in order to analyze project trackers and metrics.
- Carefully analyzed documents and informed clients of missing items.
- Ability to work as part of a team in a fast paced environment and adapt to the needs of the team as they arise.

April 22 – : December 22 Senior Associate – Genpact, Gurgaon

- Responsible for the timely review of fraud and/or dispute claims for issuing financial institutions.
- Identifying fraudulent activity on Customer accounts by asking probing questions to attempt to identify unknown transactions, analyzing transaction details including customer spending patterns/behavior and assisting customers with filing a claim for fraud or merchant disputes.
- Performed transaction reviews to identify fraudulent activity for signature, POS and PIN based claims
- Attempt Chargeback with Visa Resolve Online (VROL), Visa Claims Resolution (VCR) or Mastercard system
- Take appropriate action to identify and help minimize the risk posed by fraud patterns and trends.

December 22- :Present Senior Analyst – Natwest Group, Gurgaon

Key Result Areas:

- Reviewing suspicious transaction report, Cash transaction report, investigating the data form the customer portal.
- check the various level of information for ongoing due diligence.
- Worked on high risk cases like adverse media, license and registration, international payments.
- Performing the manual screening for the stake holders and entities.
- Making overall case summary for the cases giving plausibility statements for the further investigations.
- Worked on incorporated, Private limited companies, sole traders, charity and different types of funds.
- Reviewing transaction analysis dashboard reports to investigate customer current and prior period cash-out and
- Cash-in and investigating current period prior period cash turnover.

Significant Accomplishments:

- Achieved monthly KYC targets against entities
- Risk Awareness Training
- Recognized with the Silver Award on the basis of performance.

Education

- MBA in Finance and International Banking from, Bharati Vidyapeeth University, Pune in 2021
- BBA from Maharishi Dayanand University, Rohtak in 2019

Personal Details

- **Date of Birth:** 31st January 1999
- **Languages Known:** Hindi, English
- **Address:** Plot no. 33, 3rd floor, sai kunj 2, Near NSUT, Dwarka, New Delhi-110078