

MANMEET KAUR

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PROFESSIONAL SUMMARY

Highly motivated and goal-driven Financial Analyst with 7+ years of experience working in top-notch financial institution, skilled in collecting, monitoring and studying data to analyze financial status and recommend business strategy.

Skilled in identifying and mitigating financial crimes, as well as implementing and maintaining compliance programs. Strong understanding of anti-money laundering (AML) and know-your-customer (KYC) regulations. Proven track record of successfully completing high quality KYC and due diligence reviews

SKILLS

- AML & KYC
- Operational Risk & Compliance
- Advanced Excel
- Basic Metrics and Reporting in Tableau and Excel
- Research Abilities
- KPI Management
- Python Basics
- Excellent Attention to Detail
- Accounts Payable and Accounts Receivable
- Documentation Skills
- Financial Data Analyzation
- Financial and Operational Reporting
- Team Growth
- Due Diligence
- Excellent Communication Skills
- Ability to perform under pressure

ACCOMPLISHMENTS

- Received 'Gold coin award'
- Received multiple 'Champion' awards in different categories
- Top performer & "Above & Beyond" awards
- Shared Success" for exceeding expectations
- Winner of Innovative IDEA Project : Developed fit for the process project that assigns hot-keys to most widely and frequently used focal application features, this resulted in net cost savings of 4 FTE head count

WORK HISTORY

SENIOR FINANCIAL ANALYST | 01/2018 to Current

Wells Fargo International Pvt Ltd - Hyderabad

- Performing research and resolution of exceptions that stand out after check reconciliation processing.

- Validating requests, Fee Remediation, reviewing customer statements, verifying, posting and reconcile accounts of banks and customers.
- Place appropriate hold on accounts deemed to have fraudulent activity and reported/escalate such fraudulent check transactions in accordance with relevant operating procedures.
- Workforce coordinator from allocation of work till closure of requests
- SPOC for Risk Management and Compliance (RMC) & Operations Self-Assessment Control (OSAC)
- Identified anomalies and taken necessary action to mitigate risk involved and kept key stake holders involved.
- Quality Analyst identify root cause of quality issues discovered through evaluation process and present recommendations for process improvement.
- Maintain effective communication with US counterparts on process related queries, review and document all Operational processes in SOPs
- Quality assurance administrator creates documentation for quality processes.
- Drive continuous improvement to improve process capability, measure all SLAs Escalation hand off times, Customer Satisfaction and take corrective action when necessary.
- Have been part of regular team presentations and group discussions on various process related issues and suggest for improvements.
- Process trainer for new hires and function as escalation point for less senior processors for complex issues or transactions.
- Auditing cases of TMs to reduce count of QAR
- Responsible for driving teams to take special initiatives, identify and train teams to meet KPIs.
- Review ageing cases and ensuring cases are resolved on timely manner.
- Effectively managed business in absence of lead
- Prepare Weekly and Monthly performance reports of Team and publish to reporting manager.
- Appeared MBR meetings.

KYC ANALYST | 07/2016 to 12/2017

Wells Fargo International Pvt Ltd - Hyderabad

- Demonstrated success in KYC reviews, ensured all client KYC records are compliant with regulatory standards, with highest quality and timely completion of all client level due diligence.
- Demonstrated success in analyzing transactional information to identify potential Risks, trends, and suspicious activity.
- Performed required KYC screenings on Customers documenting information obtained on Clients as required by Global KYC Procedures
- Effectively Conducted AML/KYC formality reports on questionable accounts and transactions
- Improved and implemented customer risk rating criteria with KYC management and procedure for both consumer & corporate customer.

ASSOCIATE FINANCIAL ANALYST | 03/2015 to 06/2016

Wells Fargo International Pvt Ltd - Hyderabad

- Monitor (Conventional, FHA, VA) loans in process to determine any deviation from standard processing time and to examine that customer qualifies for the final review
- Review and verify Borrower's income, Credit reports, Employment histories, property appraisals, closing disclosures and purchase agreement information to prepare loan application for underwriting submittal
- A WF India ADS team currently supports U.S.-based members in the home mortgage application process by validating, labeling, and associating (attaching) documents to loan stipulations in CORE
- WFAIR retrieves customer account documentation requested by internal TMs (Mortgage, Assumption, Capital Markets and Default/Loss Mitigation) from OIB application and fulfils the request by uploading them to ELF"
- Analyzing tax documents of borrower's pay stub, W2, 1099R, 1099SSA, and income award letter
- Instrumental in leading cross-functional training into different queues such as BAF (Build a file Home Equity) & NTCR (Non-Traditional Credit Report)
- Prepared Checklist & SOPs for the process to avoid elevated risk, moderate risk & minimal risk errors
- Sharing Team's Utilization data with Leadership team as part of MIS
- Shared best practices that resulted in elimination of few workflows steps

EDUCATION

AURORA PG COLLEGE - Hyderabad | MBA

Finance & HR, 06/2014

BADRUKA DEGREE COLLEGE - Hyderabad | Bachelor of Arts

Commerce And Computers, 06/2012

ADDITIONAL INFORMATION

- Writes Articles on news Paper such as "Vaartha News Paper" & "Milap News Paper on General Finance
- Host You tube channel of "Hamari Suno"

TRAININGS & CERTIFICATIONS

- Excel Advanced
- MS Office Tools (Excel, Word, PowerPoint)
- Python Programming
- Manager Foundation
- Banking Essentials
- Train the Trainer