



CURRICULUM VITAE
AJAY RAJ SHARMA

PROCESS ASSOCIATE

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PROFESSIONAL SUMMARY

A skilled and proactive professional with extensive experience in application monitoring, availability/incident management, and customer communication. I have a proven track record in managing customer complaints, processing premium allocations, and ensuring timely resolutions through compensation and clear communication. I am well-versed in conducting thorough customer due diligence (CDD) and enhanced due diligence (EDD) checks, preventing fraudulent transactions, and safeguarding both customer and company interests. With expertise in coordinating cross-functional teams, including Automation, App, and Business Units, I have successfully prevented critical incidents, ensured smooth transitions, and contributed to the efficient management of daily operations. My ability to handle complex situations, prepare reports, and maintain system integrity has consistently driven operational success.

PERSONAL INFORMATION

DOB : 18 – 07 -1995

Gender : Male

Nationality : Indian

EDUCATION

High School

The Central Modern School
(ISC Board) – 2013

Bachelor’s Degree (B. COM)

Umeshchandra College
(Calcutta University) – 2016

EXPERIENCE

**TATA CONSULTANCY SERVICES
APRIL 2017 – FEBRUARY 2025**

Admin (July 2017 – Dec 2021)

- Conducted comprehensive customer due diligence (CDD) and enhanced due diligence (EDD) checks to verify customer data and ensure accurate system updates.
- Proactively contacted customers to request additional information or documents necessary for verification, particularly ID and verification (ID and V) documents.
- Managed the allocation of cases, tracking progress and ensuring completion within set deadlines.
- Actively worked towards meeting daily performance targets and driving overall team success.
- Served as a subject matter expert (SME), offering support and guidance to colleagues and collaborating with cross-functional teams to resolve complex issues.

SKILLS

MS-Word
MS-Excel
TCS Bancs
SME in Admin
Trainer
ServiceNow
Customer Due Diligence
Enhanced Due Diligence
(CDD & EDD)
US Mortgage
Lien Clearance

CERTIFICATIONS

ITIL Certified
Certification in UK pension
& life

ON-JOB TRAININGS

Insurance
Retirement Services UK
Life & Annuity
ITIL Certified

LANGUAGES

English
Hindi
Bengali
Nepali

HOBBIES

Exercising / Yoga
Exploring Movies & Music
Playing Cricket
Travelling

- During my tenure in this role, I successfully identified and verified two fraudulent transactions where customers were impersonating others to claim funds urgently. By conducting thorough due diligence, I was able to prevent the fraudulent transactions, saving both the funds and protecting the integrity of the customer.

Finance (Jan 2021 - Oct 2021)

- Managed the allocation and write-off of premiums, ensuring accurate financial records and compliance with company policies.
- Proactively contacted customers regarding premium payments and addressed any related inquiries or issues.
- Processed premium refunds promptly when the required amount was not received, ensuring customer satisfaction.
- Requested additional premiums when necessary, ensuring adequate payments were made for policy coverage.

Complaint (Oct 2021 – Oct 2023)

- Managed and recorded customer complaints, ensuring all issues were thoroughly documented and tracked. Processed customer compensation requests in alignment with company policies and customer satisfaction standards.
- Drafted clear and professional correspondence to customers, addressing their complaints and providing updates on resolutions.
- Prepared comprehensive files for submission to the Financial Ombudsman Service (FOS), ensuring all relevant information was included for review.
- Compiled detailed investigation files, documenting the entire complaint process from initiation to resolution.
- Contributed to the successful transition of work from onshore to offshore, ensuring a smooth and efficient handover of responsibilities.
- Recognized and appreciated by the onshore team for consistently delivering high-quality work, becoming the first team member to handle FOS file preparation.

Availability Management (Nov 2023 – Feb 2025)

- Coordinated with the App team to resolve issues and escalated to Major Incident Management (MIM) when necessary for further resolution.
- Collaborated with both the Automation and App teams to address false alerts, ensuring accurate system performance and functionality.
- Maintained regular communication with the App team to gather weekly status updates on application performance and published the information to keep all stakeholders informed.
- Managed application holds procedures in the Synthetic Monitoring application, ensuring required details were documented and reported accurately.
- Compiled and distributed various reports to management, providing essential updates on application status and incidents.
- Oversaw user disconnections and managed the start and stop of various applications at the beginning and end of each day to ensure smooth operations.

Additional

Conducted quality control (QC) checks for team members, providing constructive feedback to address errors and improve performance.

Served as the subject matter expert (SME) for the Admin team, handling queries from offshore users and facilitating communication with onshore counterparts regarding referrals.

KNOWLEDGE SPLICE SOLUTIONS PVT. LTD.

June 2025 – October 25 (Senior Associate – Lien Clearance)

- Reviewed Title Commitments and conducted LexisNexis/OFAC checks to identify and resolve title defects including Judgments, Tax Liens, Mortgages, UCC filings, and encumbrances, ensuring compliance with regulatory standards.
- Coordinated with Attorneys, Plaintiffs, Lenders, and Title Agents via email and phone to obtain documentation and resolve outstanding issues.
- Cleared title defects to deliver accurate reports, reduce closing delays, and support smooth mortgage transactions.