

RASHI AGARWAL

SENIOR EXECUTIVE

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COMPLIANCE / FRAUD ANALYST

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PROFILE

Detail-oriented and compliance-driven professional with extensive experience in KYC, CDD, EDD, and AML domains. Proven expertise in identifying suspicious activity, conducting risk assessments, managing escalations and communicating complex compliance requirements to stakeholders to mitigate risks. Strong analytical and problem-solving abilities coupled with a commitment of maintaining the highest standards of integrity and ethics.

EXPERIENCE

SENIOR EXECUTIVE INFOEDGE (INDIA) LTD - (NAUKRI.COM) , NOIDA (May 2023-Mar 2025)

- Executed screening and audit of job content for signs of suspicious or fraudulent activities to mitigate platform misuse.
- Conducted investigations into potentially high-risk cases, including suspected financial crime, identity theft, applying internal policies.
- Performed Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) on clients flagged during screening.
- Managed internal and external escalations, ensuring timely resolution aligned with escalation procedures and compliance protocols.
- Handled grievance and complaint management, mapping issues to compliance policies and escalation models.
- Engaged with cross-functional teams to ensure KYC alignment and policy adherence.
- Proposed workflow enhancements to improve AML surveillance and escalation response time.
- Tools used: Kibana, JIRA, Sales CRM, Naukri Resdex, banking platforms.

DEPUTY MANAGER ICICI BANK LTD.-SARITA VIHAR, DELHI (JUN 2020–MAY 2023)

- Worked in the BFSI sector with direct exposure to AML/KYC policies and risk-based approach to compliance.
- Conducted and reviewed CDD/EDD documentation, ensuring alignment with regulatory standards (RBI, FATF).
- Maintained and monitored a database of 1200+ customers, applying risk scoring models and customer risk assessments.
- Evaluated KYC records and ensured periodic reviews of customer profiles for high-risk segments.
- Assisted in AML investigations by gathering customer information, transaction patterns, and validating identity documentation.
- Collaborated with internal stakeholders to implement remediation plans for KYC deficiencies and process gaps.
- Generated MIS reports for KYC reviews and due diligence audits.

SKILLS.

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- Financial Services.
 - Process and solution-oriented
 - KYC
 - Analytical thought process
 - Due Diligence (DD) & Enhanced Due Diligence (EDD)
 - Accounting
 - Auditing
 - Teamwork spirit and Leadership quality.
 - Good Communication
 - Good Interpersonal Skills
 - Team leader

INTERNSHIP

ICICI BANK LTD.-Jamshedpur Jharkhand (Dec 2019 – Jan 2020)

EDUCATION

- **INVESTMENT BANKING
OPERATIONAL
PROFESSIONALS** **IMARTICUS LEARNING (2022-23)**
- **PGDB BANKING
&FINANCE** **Manipal Academy of Higher Education – Bangalore, Karnataka (2019-20)**
- **BACHELORS IN
COMMERCE** **Lal Bahadur Shastri Memorial College – Kolhan University (2014-17)**
- **SCHOOLING** **Motilal Nehru Public School - Jamshedpur (2014)**

CERTIFICATIONS

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- **IMARTICUS LEARNING**
CERTIFIED INVESTMENT BANKING OPERATIONAL PROFESSIONAL
AML/KYC,
Securities and Derivatives.
End-to-end Trade life cycle of Listed and OTC products.

Functioning of Clearing and Settlement systems.
EDD / CDD Risk Profiling
Risk Management.

- **NISMV-A: Mutual Fund Distributors Certification**
- **NISMVI: Depository Operation Certification**
- **IRDA: Life Insurance & General Insurance**

ACHIEVEMENTS

- Banking Sector Platform Like Sales CRM and other Platforms to Manage Data base.
- Awarded with the Best Student of the Year in the School in year 2014
- Won many contest and qualified many Contests in Banking.
- Participated in Various Groups Events in Schools Colleges as Team Leader.

PERSONAL INFORMATION

Date of Birth	-11th Feb,1996
Father Name	-Mr. Raj Kumar Agarwal
Mother Name	-Mrs. Usha Agarwal
Religion	-Hindu
Nationality	-Indian
Languages	-Hindi, English