

Sukrit Raj

City: Delhi

Mobile: 7004667202

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Profile

Results-driven and self-motivated professional with a proven track record of success in digital banking and operations. Possessing a diverse skill set encompassing process optimization, team leadership, audit and compliance, stakeholder management, and vendor relations. Adept at navigating complex environments, adapting to new technologies, and fostering strong relationships. Seeking a challenging role in a dynamic organization that values innovation and provides opportunities for professional growth.

Core Qualifications

- *Operations and Analysis*
- *KYC/KYB/AML*
- *Problem Solving*
- *Invoice processing*
- *CDD/EDD*
- *REKYC*
- *Client Satisfaction Enhancement*
- *Front-End Supervision*
- *Vendor Management*
- *Product and process optimization*
- *Customer/Client Onboarding*
- *Stakeholders management*
- *Quality assurance*
- *Hiring and Training*
- *Complaint Handling & Resolution*

Career Summary

- Total 7.5+ years of experience in AML-KYC Operations.
- Currently working with Genpact as Business Analyst (Team Lead).
- Worked with Paytm Payments Bank in the capacity of Team Leader
- Close to 6+ years of experience in working with KYC operations and handle multiple processes at Paytm Payments Bank.
- Handling processes such as corporate/Institution KYC, Due diligence, name screening, Rekyc, skilled in Data analysis , SOP creation/Updation, Vendor management and MIS handling.
- Handling closure/modification of Current/Service/Merchant Account of the customers.
- Conducting Audit of the work done by the team and for other processes within and outside the bank to ensure updated process and guidelines are adhered.
- Maintaining quality of KYC team by following updated process and procedures.
- Deliver new transit data in a timely manner to the highest possible quality standard design and optimize existing processes to ensure we optimize for efficiency and quality of output, and provide ongoing feedback on tools.

Professional Experience

GENPACT INDIA PRIVATE LIMITED

date

Business Analyst (Team Lead) – KYC Operation

June 24 to till

- Set clear performance expectations, provide regular feedback, and conduct performance reviews to drive improvement.
- Identify training needs, develop training programs, and provide ongoing coaching and mentoring to enhance team capabilities.
- Foster a positive and collaborative work environment, recognize and reward achievements, and address team concerns promptly.
- Implement quality control measures, monitor key performance indicators (KPIs), and ensure adherence to standards and timelines.
- Analyze process performance, identify areas for improvement, and implement changes to optimize efficiency and effectiveness.
- Maintain regular communication with clients, address their queries, and provide timely updates on the EDD process.
- Analyze data to uncover trends, patterns, and opportunities for improvement.
- Regularly report on key metrics, performance indicators, and risk assessments to drive performance and mitigate risk.
- Leverage data-driven insights to make informed decisions about resource allocation, process optimization, and risk mitigation strategies.
- Ensure regulatory compliance by staying updated on relevant regulations, laws, and industry standards. Monitor adherence to both internal policies and external requirements. Prepare for and actively participate in internal and external audits.

PAYTM PAYMENTS BANK LTD. – Noida

Team Manager – AML/KYC Operations

Dec 18 to June 24

- Overseeing the entire KYC lifecycle, from customer onboarding to periodic reviews and off-boarding, involves conducting comprehensive due diligence checks, including name screening and adverse media searches. This ensures compliance with regulatory requirements such as KYC norms and AML regulations, while effectively monitoring and mitigating associated risks.
- Managing the complete vendor lifecycle, from onboarding to off-boarding, involves conducting thorough due diligence and risk assessments. This ensures that vendors adhere to contractual obligations, while also enabling negotiation of contracts and resolution of any related issues.
- Developing and implementing robust KYC and vendor management processes involves continuous improvement initiatives to enhance efficiency and accuracy. This includes managing projects related to these areas, ensuring timely delivery and adherence to project timelines, as well as preparing and updating essential documents like SOPs and FAQs.
- Leading and mentoring a team of KYC and vendor management specialists involves setting clear goals and performance expectations, providing regular feedback and coaching, and fostering a positive and collaborative work environment.
- Staying updated on regulatory changes and industry best practices ensures compliance with regulatory requirements, including Regulator guidelines and internal policies. This also involves coordinating with internal and external auditors to address any audit findings

MUTHOOT FINANCE LTD – Delhi

. ACCOUNT EXECUTIVE

August 17 to Nov 18

- Manage walk-in clients, provide product/service information, and ensure courteous support.
- Accept and appraise gold jewellery, verify collateral, and process loan documentation.
- Manage cash balances, bank reconciliations, and oversee financial transactions.
- Cross-sell products and achieve individual and branch targets.
- Handle account-related tasks, including NPA recovery and customer care.
- Maintain records, adhere to RBI guidelines (KYC), and address audit issues.
- Handle emails, coordinate with offices, and perform general administrative duties.

Technical Skills

- Operation management
- Stakeholders management
- KYC, CDD, EDD
- Vendor management
- SQL
- **Invoice Verification/Processing (SAP-ERP)**

Education

- ❖ Bachelor in Science (Physics Hons)

Personal Details

Address	Suraksha Vihar, Uttam Nagar, Delhi, 110059
Language Known	English, Hindi
Preferred Location	Anywhere In India