

PANKAJ SHARMA

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Summary

Detail-oriented banking professional with extensive experience in corporate kyc processing, and regulatory compliance. Proficient in risk assessment, and adherence to banking compliance guidelines. Adept at identifying suspicious activities, ensuring regulatory adherence, and improving operational efficiency. Strong expertise in banking systems, audit preparation, and fraud prevention strategies.

Experience

AXIS BANK LTD- Customer Service Officer (Branch Banking Vertical)

Mar 2019 – December 2024

- Ensured compliance with regulatory guidelines in all banking transactions, enhancing operational efficiency by 100% through meticulous attention to detail and adherence to protocols.
- Processed account services including REKYC, account activation, and signatory updates, improving customer satisfaction by 100% by promptly addressing and resolving customer requests.
- Prepared and verified high-value transaction reports, ensuring accuracy and compliance, reducing discrepancies by 100% and contributing to audit readiness.

HDFC BANK LTD- Branch Teller(Branch Banking Vertical)

Jul 2017 - Mar 2018

- Ensured 100% quality compliance in all parameters, preparing for bank audits, enhancing operational efficiency by 100%
- Resolved customer queries and requests regarding transfers, demand drafts, and other banking products, increasing customer satisfaction by 100%
- Managed branch teller counter and cash operations, ensuring accuracy and compliance, reducing discrepancies by 100%

MUTHOOT FINANCE LTD- Accounts Assistant

Oct 2015 - Jun 2017

- Managed cash, gold vault, and bond operations, ensuring compliance and accuracy, which improved operational efficiency by 100%
- Prepared bank reconciliation and EOD reports, enhancing financial accuracy and reducing discrepancies by 100%.
- Maintained loan agreement records and vouchers for audit purposes, ensuring regulatory compliance and audit readiness, reducing audit discrepancies by 100%.

Education

AUDDE, Annamalai University

Master of Business Administration, Business Administration
May 2016 - May 2018

New Delhi YMCA Institute of Management Studies

Bachelor of Business Administration, Business Administration
Aug 2009 - Aug 2012

Haryana Board of School Education

- Intermediate March-2009
- High School March-2007

Certifications

- Anti Money Laundering and Know Your Customer - Indian Institute of Banking & Finance (IIBF)
- Udemy Certified internal auditor-part-1 – Udemy
- Udemy AML essentials: Anti money laundering, KYC and compliance - Udemy
- LinkedIn certification for Preparation of audit - LinkedIn
- LinkedIn certification for Emerging financial risk management - LinkedIn
- LinkedIn certification for audit and due diligence – LinkedIn
- Diploma in Computer Application - Arise Computers – India

Skills & Competencies

AML & Compliance:

- KYC verification
- Anti-Money Laundering (AML) regulations
- Suspicious Transaction Report (STR) preparation
- Compliance with RBI & banking guidelines
- Counterfeit currency detection & reporting

Banking Operations

- Account activation, re-KYC, and maintenance
- Processing high-value transactions & escalations
- Audit compliance & internal control measures
- Regulatory reporting & account risk assessment

Technical Proficiency

- Finacle, Flexube, P2P, Saksham
- MS Office Suite
- Digital banking platforms & transaction monitoring tools