

NAVIN SHARMA

AML Analyst

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📍 Ghaziabad



EXPERIENCE

AML Analyst

TEKsystems

📅 10/2024 - 04/2025 📍 Gurugram

Project American Express

- Monitored and reviewed alerts generated by AML systems to identify potential suspicious activities and ensure compliance with regulatory requirements.
- Utilized Lexis Nexis and other tools to conduct in-depth investigations and establish connections between involved parties.
- Prepared detailed reports on findings and escalated high-risk cases to senior management for further action.

Risk and Transaction Monitoring Specialist

Amazon

📅 08/2023 - 05/2024 📍 India

Company Description

- ATO Fraud Detection: Monitored and investigated Account Takeover (ATO) fraud incidents, analyzing patterns and taking action to mitigate risks and protect customer accounts.
- Gift Card Fraud Monitoring: Reviewed and analyzed suspicious alerts related to gift card transactions, identifying potential fraud and taking preventive measures.
- Customer Protection: Acted swiftly to protect affected customer accounts, minimizing financial loss and reputational damage for the company.

Assistant Manager - Risk

Cipherpay - Transaction Processing Engine

📅 01/2023 - 04/2023 📍 New Delhi, Delhi, India

Company Description

- KYC Supervision: Led the Know Your Customer (KYC) process, ensuring compliance with AML regulations and internal risk policies.
- Risk Assessment: Conducted in-depth risk assessments of new and existing clients, identifying potential fraud risks and ensuring regulatory compliance.
- Post-Onboarding Monitoring: Supervised post-onboarding monitoring of merchant transactions to identify any unusual or suspicious activities, ensuring ongoing compliance and fraud detection.

Risk And Fraud Analyst

Paytm Payments

📅 12/2021 - 01/2023 📍 Noida, Uttar Pradesh, India

Company Description

- Verifying line of business of the new merchants as per the SOP.
- Collecting documents as per the line of business of the merchant.
- Accountable for conducting risk assessment of new merchants over several parameters as per the board approved policy.
- Accountable for periodic review of onboarded merchants to mitigate the risk and deactivation of the dormant accounts.

Subject-Matter Expert

Tech Mahindra

📅 09/2020 - 12/2021 📍 Noida, Uttar Pradesh, India

Company Description

- Team Management: Successfully managed a team of 20 associates, ensuring timely resolution of queries and high team performance.
- SLA Maintenance: Consistently maintained SLAs for ACHT, quality scores, TAT, and FRT, achieving over 95% compliance.
- Quality Assurance: Ensured a high level of quality in processes, maintaining an average quality score of 98%.
- Training and Development: Conducted monthly knowledge tests and weekly sessions, leading to a 20% improvement in associate performance.
- Trained new joiners and delivered ongoing training on updates.
- Escalation Handling: Effectively managed and resolved all potential escalation cases, maintaining a 100% client satisfaction rate.
- Ad HOC Task Management: Efficiently resolved ad hoc tasks within stipulated timelines, achieving a 100% on-time resolution rate.

SUMMARY

Highly motivated and detail-oriented risk analyst with a Bachelor's degree in Commerce. Skilled in risk assessment, analysis, and mitigation strategies. Experienced in assisting risk management teams to identify and manage potential risks across various business functions. Proficient in conducting data analysis, creating reports, and implementing risk control measures. Strong communication and problem-solving abilities, coupled with a dedication to promoting a culture of risk awareness and compliance. Committed to supporting organizational objectives by effectively mitigating risks and ensuring operational resilience.

LANGUAGES

English

Proficient



Hindi

Native



SKILLS

Know Your Customer

Risk Assessment

Fraud Detection

CDD and EDD

Merchant Onboarding

MS Excel

MS Word

Salesforce

Google Workspace

Lexis Nexis

AML

CERTIFICATION

National Qualifier Test

TCS iON

Salesforce Essential Training

LinkedIn

Excel 2021 Essential Training (Office 2021/LTSC)

LinkedIn

Anti-Money Laundering And Know Your Customer

Indian Institute of Banking & Finance (IIBF)

EDUCATION

Bachelor of Commerce - BCom,
Accounting and Finance

Dr. Bhim Rao Ambedkar University, Agra

📅 04/2016 - 03/2019