

Pratik Makkad

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Professional Experience

Senior Associate

Feb '24 - May '25

Willis Towers Watson

Gurgaon, India

- Performing Transaction Monitoring for the clients to ensure that all the financial activities are in accordance with the regulatory requirements.
- Working on low and medium risk clients and ensuring that all activities that are performed by these clients are closely monitored and reported to the compliance team.
- Acting as a bridge between the team members and the leader and being the first point of contact to ensure that non-BAU tasks could be solved internally.
- As senior member of the team providing support to the management and helping them in escalated cases.
- Working with the clients to assist them in projects and daily tasks related to AML and due diligence.

Process Consultant

Apr '21 - Nov '22

Wipro

Gurgaon, India

- Performing Transaction Monitoring for the clients to ensure that all the financial activities are in accordance with the regulatory requirements.
- Performing Enhanced due diligence for business clients and ensuring that a repository of the documents is maintained to ensure that we have all the required documents to complete the due diligence process.
- Performing Customer due diligence to ensure that all individual participants are vetted and the KYC process is followed as per the regulations.
- Working with various internal stakeholders to review the documents to ensure that all the required paperwork has been submitted and flagging any misses or delays to the required parties.
- Working on medium and high risk clients and ensuring that all activities that are performed by these clients are closely monitored and reported to the compliance team.
- Ensuring that there are no regulatory misses in the process and all documents are updated as per the local and international regulations.
- Managing the team in the BAU activities and helping the manager in the smooth functioning of BAU.
- Managing escalations from the clients and working closely with the team members to analyze the escalation and providing feedback on how to avoid them.
- Review of SOP's and process maps to ensure that they are in accordance with the regulatory and client requirements.
- First point of contact for the team members and providing guidance & mentorship to all team members.

Senior Associate

Nov '12 - Oct '19

Fidelity International

Gurgaon, India

- Handling cases where the client had faced financial fraud and collecting information to substantiate the details of the fraud.
- Monitoring the disputed charges for possible signs of fraudulent activities and cross checking all available resources.

- Investigating cheque fraud reported by clients and thorough analysis of the cheque to see if they were not altered, counterfeit or forged.
- Performing KYC checks for client onboarding and performing due diligence for them as well in accordance with the local and international regulations.
- Performing Transaction Monitoring to identify and prevent fraudulent activities which is part of the AML process.
- Performing Enhanced due diligence to ensure that all clients are verified in accordance to the regulations and following up on pending requests.
- Performing Customer due diligence for all individual clients to ensure that the KYC process is followed and all checks are conducted within the required internal & external regulations.
- Reviewing the risk rating given to the client and ensuring that the rating was provided after following all the procedures.
- Reviewing the transactions conducted by EP clients to ensure that the transactions are valid and not an attempt to avoid compliance regulations and are not related to any illegal activity.
- Conducting first level of investigation and flagging suspicious transactions for further review in case they require second review.
- Regular review of process documents and updating the documents in case of any changes. Also, ensuring that all SOP's and process maps were updated at regular intervals.
- As a senior member of the team, was the first point of contact in the absence of the line manager and taking extra duties apart from the BAU like handling new joiner queries related to the company, providing support to the leadership for any process update, attending calls (if required) with the stakeholders to provide inputs on the functioning of the team and process.
- Helping new joiners in the team to learn the process and conducting internal trainings for their betterment.

Education

BA Pass

Delhi University

Jul '06 - Apr '09

Delhi, India