

RAJAT SHUKLA

Senior Associate

CONTACT

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-  Gurugram

EDUCATION

MBA Finance
NMIMS, MUMBAI
Pursuing

B.COM
CSJM University, Kanpur

SKILLS

- Risk Assessment.
- CDD/EDD/WDD
- Sanction Screening
- Transaction Monitoring
- Adverse Media Search

TOOLS

- Microsoft Teams, Word, and Excel.
- Zendesk
- OFAC
- Lexis Nexis
- World-Check

PROFILE SUMMARY

As a dedicated and meticulous Anti-Money Laundering (AML) Analyst, I bring extensive experience in financial crime prevention, regulatory compliance, and risk management. I excel in detecting, investigating, and mitigating financial crimes while ensuring strict adherence to regulatory requirements. Eager to contribute to a dynamic team committed to safeguarding the financial system from illicit activities and supporting organizational compliance goals.

WORK EXPERIENCE

WNS Global SEP 2023 - PRESENT
Senior Associate

- Lead and manage end-to-end merchant onboarding operations, ensuring compliance with Stripe's internal policies and regulatory standards.
- Conduct Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) on merchants, assessing business models, ownership structures, and jurisdictional risks.
- Perform Sanction Screening and open-source investigations to identify potential exposure to PEPs, sanctioned entities, adverse media, or criminal records.
- Review merchant websites and applications for legitimacy, ensuring platform eligibility and risk alignment.
- Analyze transaction patterns and account behavior post-onboarding to detect and mitigate fraud or suspicious activity.
- Collaborate cross-functionally with Risk, Compliance to ensure seamless onboarding, quality assurance, and process improvement.

TaskUs Apr 2023-Sep 2023
Associate

- Conducted end-to-end KYC reviews for retail and corporate clients in compliance with AML, CFT, and regulatory requirements.
- Conducting reviews of sanction watch list alerts generated by the automated transaction filtering and client screening system, manual reports, or internal referrals.
- Escalating potential sanctions issues or suspicious activity to the Head of Compliance or Money laundering reporting officer
- Monitored and updated client information to ensure compliance with periodic and trigger event review cycles.
- Stayed up to date with evolving KYC/AML regulations and contributed to process improvements



Genpact India Pvt Ltd

Feb 2023-May2023

Associate

- Perform investigation on disputes raised by customers for card transactions (CC/DC)
- To determine if an unauthorized transaction has occurred and take appropriate actions within the given TAT.
- Issuance of temporary credit (PVC), Customer Letters Investigating transaction Monitoring on DC/CC to find out suspicious transactions (if any)
- Filing chargeback on VROL with VISA Network and following up for the merchant response or chargeback life cycle Identifying abnormal activities in bank accounts as high dollar UAT and abnormal spending patterns etc.
- Filing chargeback on VROL with VISA Network and following up for the merchant response or chargeback life cycle.
- Analyzing pieces of evidence and making proper decisions for claim resolution.

Shree Ram Transport Finance

Oct 2021-- Feb 2023

Executive

- Review and verify customer details, source of funds and other relevant information to access risk level.
- Conduct periodic reviews of high risk clients, updating risk assessments as necessary.
- Analyze and interpret complex data from multiple sources to identify potential risks and red flags.
- Collaborate with cross functional teams, including compliance, legal and operations to ensure seamless onboarding and monitoring of clients.

Ratan Housing Development Limited

Sep 2020-- Oct 2021

Executive

- Spearheaded due diligence checks for both new and existing clients, ensuring alignment with AML and KYC regulatory standards for full compliance..
- Conducted extensive reputational and sanctions screenings, including checks for Politically Exposed Persons (PEPs) and adverse media findings
- Led periodic reviews and triggered event checks for client files to ensure they meet SLA of 72 hrs and remain up-to-date.
- Demonstrated strong analytical and problem-solving skills in reviewing KYC operations, ensuring consistent and error-free processing.
- Conduct Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) reviews, including individuals and corporate entities, to assess the risk profile
- Monitoring transactions for unusual patterns, and conducting investigations into potential suspicious activity