

Rishabh Bhardwaj

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CAREER OBJECTIVE

- To be part of reputed organization which provides a steady career growth along with job satisfaction, challenges and give value contribution in the success of organization.
- Ability to support & sustain a positive work environment along team that fosters team performance with Strong communication & relationship management skills with both internal & external stakeholder.

ADDRESS: D- 9 Patel garden Dwarka mor,
New Delhi 110078

PERSONAL INFORMATION

- PERSONAL DATA:
- Father's Name : Mr. Rajesh Bhardwaj
- Date of Birth : 06th Aug, 1998
- Nationality : Indian
- Marital Status: Married.

LANGUAGE KNOWN:

English, Hindi

Specializations

- AML/KYC
- Enhance Due Diligence
- Transaction Monitoring Program
- Common Reporting Standard
- AUSTRAC REPORTING
- World Check
- LexisNexis
- KYC Documentation & Verification

SCHOLASTIC / EDUCATIONAL QUALIFICATION

- MBA Finance from Annamalai University
- B. Com from Delhi University
- 12th from CBSE.
- 10th from CBSE

WORKING EXPERIENCE

WNS | Process Associate | June- 2024 – AUG 2025

Process :United States

KYC/AML Analyst:

EDD / Transaction Monitoring / KYC:

- Managing end-to-end KYC/AML processes to ensure adherence to regulatory compliance.
- Proficient in risk management, identifying & mitigating risks in financial transactions through detailed ongoing due diligence and transaction monitoring
- Information to identify suspicious or unusual activity, control and prioritize risk & other challenging factors
- Due Diligence, Enhanced Due Diligence, , name screening, PEP and Check for global customers.
- Skilled in conducting thorough analysis of customer profiles and transactions to identify financial irregularities, and communicate findings effectively.
- Client Screening and reviewing of Sanctions.
- Assisted in classifying clients by risk category and performed EDD on high-risk customers.
- Investigate and measure the risks of a business's financial activity
- Monitoring merchants all over the globe whether they are supportable to work in that country or not.
- Conduct transaction monitoring using Client tools to identify potential risk of money laundering, and terrorist financing.
- Conduct enhanced due diligence for high-risk customers by investigating

triggers using AI tools

- Monitor and control activities that are considered higher risks
- Coordinate with compliance teams for specific AML requirements
- Maintain Key Performance Indicators (KPI), Average Handling time (AHT) and Review per hour (RPH) and occupancy.
- Used transactional and customer records, external data, publicly available information, and other
- Performed detailed analyses using AI to detect patterns, trends, anomalies, and schemes in transactions relationships across multiple businesses/ products.
- Mentored individuals and supported in upskilling new team members resolving queries

Quinte Financial Technologies Transaction monitoring Quality Analyst | November 2023 – May 2024

Process: United States.

EDD / Transaction Monitoring / KYC:-

- Handling client calls and reviewing structuring payments.
- Conducted transaction monitoring using Client tool to identify potential cases of money laundering, and terrorist financing.
- Analyzing transaction patterns and identified anomalies or suspicious transactions for further investigation.
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- Maintaining up-to-date knowledge of relevant laws, regulations, and best practices related to transaction monitoring and financial crime prevention
- Reviewing every transaction including check, wire and ACH in detail to protect from criminal activity such as drug trafficking, human, trafficking, terrorist financing etc.
- Escalating alerts to case for having suspicious activity & clearing alerts from the queue for having normal or non-suspicious activity.
- Monitoring transactions of suspicious nature typically High dollar cash transactions that do not match customer's wealth profile
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- Ensured accurate, high-quality investigation which conformed to internal procedures and regulatory requirements.

Genpact India Private Limited Process Developer| Risk Analyst |June- 2021- November 2023

Past

Process: Australian International Process.

EDD / Transaction Monitoring / KYC:-

- Information to identify suspicious or unusual activity.
- Investigate and measure the risks of a business's financial activity
- Monitor and control activities that are considered higher risks Routinely communicate with regulators and auditors to explain their strategies to monitor
- Control and prioritize risk & other challenging factors
- Cooperate with compliance teams for specific AML requirements
- Regularly build reports that show case the overall health of the business in terms of mitigating risk
- Regularly build reports that show case to ensure all AML requirements are met validating
- Using the database, external and internal, and conducting research as part of this due diligence
- Identification and escalation of Politically Exposed Persons associated with medium and high-risk clients

- Completion of enhanced due diligence searches for clients and principles associated with medium and high-risk clients.
- Used transactional and customer records, external data, publicly available information, and other
- Performed detailed analyses to detect patterns, trends, anomalies, and schemes in transactions relationships across multiple businesses/ products.

Additional work:

- Handling the QA of around 40 team members.
- Giving training to new and on production team members on new scenarios.
- Supporting other teams.

ACHIEVEMENTS:

Silver and Bronzes awards.

HOBBIES & INTERESTS:

- Travelling
- Gyming

VALUE ADDITION TO PROFILE:

- **Back office work Typing speed and Full basic knowledge**
- **Customer relationship Team work.**
- **Well versed in Windows, MS Office, MS Excel and Internet etc.**

WORK STRENGTH:

- Good grasping power
- Innovative/Creative
- A good Team Player
- Good Communication
- Quick decision maker

I hereby declare that the above written particulars are true to the best of my knowledge and belief.

(Rishabh Bhardwaj)

Place: New Delhi