

HARSH RATHI

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OBJECTIVE

Detail-oriented compliance professional with expertise in Anti-Money Laundering (AML) processes, KYC/CDD/EDD, and regulatory reporting. Skilled in transaction monitoring, fraud detection, and risk management. Adept at ensuring adherence to RBI/SEBI guidelines and FATF recommendations. Currently pursuing MBA (Finance & Accounts) to strengthen financial and compliance expertise.

SKILLS

- AML & Compliance:** Transaction monitoring, KYC/CDD/EDD, STR/SAR reporting, regulatory adherence
- Risk Management:** Identifying suspicious patterns, fraud detection, escalation protocols
- Technical Tools:** AML monitoring systems, ERP, Advanced Excel (pivot tables, VLOOKUP, dashboards)
- Regulatory Knowledge:** RBI/SEBI guidelines, FATF recommendations, global AML standards
- Soft Skills:** Analytical thinking, attention to detail, cross-team collaboration, communication

EXPERIENCE

AML Analyst — Cultfit (Curefit)

Sep 2024 – Present

- Conducted transaction monitoring to identify unusual or suspicious activities in line with AML regulations.
- Performed KYC checks, customer due diligence (CDD), and enhanced due diligence (EDD) for high-risk accounts.
- Investigated alerts generated by AML systems, documented findings, and escalated cases to compliance teams.
- Ensured compliance with RBI, SEBI, and international AML standards (FATF guidelines).
- Supported regulatory reporting by preparing Suspicious Activity Reports (SARs) and Suspicious Transaction Reports (STRs).
- Collaborated with cross-functional teams to strengthen internal controls and mitigate financial crime risks.
- Suggested automation for repetitive compliance checks to improve efficiency.

EDUCATION

- MBA (Finance & Accounts), Manipal University Jaipur — Pursuing (2024-2026)**

- **B.BA, Swami Vivekanand Subhbarti University (2021–2024)** — Graduated with 70%+ in Business Operations
- **NISM Research Analyst Certification (2024)** — National Institute of Securities Markets
- **NISM Risk Management Certificate (2024)** - National Institute of Securities Markets

ACHIEVEMENTS

- Reduced false positives in AML alerts by refining monitoring parameters.
- Ensured 100% compliance in KYC documentation audits.
- Supported timely filing of STRs/SARs with zero regulatory breaches.
- Contributed to process improvements that enhanced efficiency in AML investigations.