

RACHIT SHARMA

CONTACT



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KEY SKILLS & COMPETENCIES

- KYC Due Diligence / AML (CDD, EDD etc)
- Review & Investigating Alerts
- OFAC/PEP/CDD/EDD
- AML & Sanctions Screening
- Transaction Monitoring
- Leadership & Team Management
- Regulatory Compliance (FATF, OFAC, FinCEN,)
- Tools:- Salesforce, World Check, Lexis Nexis, Bridger, D&B Hoovers, iLLion, Graydons, Experian
- Audit & Regulatory Reporting
- MS Office suite

ACCOMPLISHMENTS

- Improved alert clearance rate by 30% through process optimization.
- Modification in the Desk instruction for Periodic Reviews process and getting it approved from Business and compliance.
- Received Blue Reward as star performer for brilliant display of flexibility, effective coordination and teamwork to manage the high volumes for global markets (AU, UK & US market).
- Received two "Silver" awards in HDFC Bank India for delivering outstanding performance for year 2015 and 2016.

Well-versed in Onboarding, Monitoring and providing support to FES Compliance Management in all the Regions and to provide audit, detection and financial oversight across FES global organization, in relation to controls and compliance requirements as per company policies and local regulatory laws and regulations, Conduct Enhanced Due Diligence Review (CDD/ EDD), Compliance with AML Policies and Procedures

EXPERIENCE

June 2025 - Current

Assistant Manager *GENPACT*

- Oversaw the end-to-end onboarding and periodic review processes for retail, corporate, and high-net-worth clients.
- Ensured compliance with AML regulations by monitoring daily transaction alerts, reviewing flagged activities, and filing SARs where necessary.
- Supervise a team of 21 Analysts performing KYC Onboarding, periodic reviews, and EDD for retail, corporate, and high-risk clients.
- Prepare detailed reporting to support independent decisions & justification for escalations and de-escalations including extensive supporting documentation.
- Liaised with internal stakeholders (legal, compliance, and audit teams) to resolve complex cases and regulatory inquiries.
- Manage escalations and review high-risk cases.
- Participated in regulatory audits and successfully supported responses to internal and external reviews.
- Working on identifying potential matches, risk involved and patterns while reviewing cases.
- Developed training programs to upskill staff and improve operational accuracy and efficiency.

October 2017 - 25 April 2025

Compliance Operations Analyst *AMERICAN EXPRESS*

- Review and investigate alerts or cases escalated from various sources to provide supporting documentation and narratives to aid with determining if activities are unusual or out of character.
- Detailed knowledge about Ultimate Beneficiary ownership, Source of Fund/Income, PEP reviews, Shell company, Intermediary accounts, Negative alert Review, Sanctioned Countries
- Working on identifying potential matches, risk involved and patterns while reviewing cases.
- Anti-Money Laundering aspects (AML/KYC Due Diligence, OFAC and sanctions) to keep a legitimate track of transactions and list of non-cooperative organizations and people.

SPECIAL PROJECTS & ASSIGNMENTS

- Part of the Robotics Project for Bridger automation in transaction monitoring and acting as the lead SME in the project.
- Leading Regulatory remediation projects & risk management related duties.

EDUCATION

2013
MBA
NIMS BUSINESS SCHOOL

2011
B.C.A GNIMS
GURU NANAKDEV UNIVERSITY

2008
HSC
Gita Ratan Jindal Public School

2006
SSC
Gita Ratan Jindal Public School

- Conduct Enhanced Due Diligence (EDD/ CDD) inquiries on individuals, firms and organizations suspected of money laundering crimes, utilizing research and analysis of public records, commercial databases and the internet
- Reported unusual client activities that might relate to sanctioned individuals, money laundering, or terrorist financing.
- Timely clearance of Bridger hits which surface during the time of payments processing/batch scanning/real time etc. as per the sanctions manual /relevant policy in force from time to time.
- Investigated potential hits against sanctions lists, distinguishing between false positives and true matches through in-depth research.
- Identified errors, inconsistencies, and training gaps in transaction monitoring investigations and provided constructive feedback.

May 2014 - October 2017

Operations (Assistant Manager) HDFC BANK

- Verification of documents as per KYC/AML norms of both Individuals and Corporates circulated by RBI
- Manage a team of 8 FTE's and ensured their accuracy.
- Supporting unit manager in preparation of any audit related deliverables i.e Internal or external, Regulatory, Statutory, etc
- Liase up with branches for their queries regarding KYC documentation
- Trained employees on optimal processes and use of equipment to boosting department productivity.
- Assurance of all KYC norms and requirements for processing of Bank Products and Services
- Error Free processing of financial transactions as per agreed service standards & approved procedures
- Managing and co-ordinating with all the activities of Vendor (outsource company)
- Ensure comprehensive compliance with all regulatory and statutory requirements as relevant for various product and services
- Understand and be aware of processes& procedures to be followed in case of contingency situation
- Clarify the queries raised by Process Vendor for KYC
- Raising of discrepancies found in documents to the concerned persons/branches.

LANGUAGES

- English
- Hindi