

RISHAV SHARMA

+91 9086710777 | sharmarishav555@gmail.com | Kathua, Jammu & Kashmir

LinkedIn: www.linkedin.com/in/rishav-sharma-01477813b

SUMMARY

Banking and Compliance Professional with over 7 years of expertise in retail banking and regulatory compliance. Demonstrated success in minimizing compliance gaps, enhancing AML controls, and managing high-risk customers following a risk-based approach. Proficient in KYC, CDD, EDD, and transaction AML monitoring, with a strong focus on audit support and STR/SAR reporting. Skilled in client relationship management, complaint resolution, credit analysis and delivering personalized financial solutions. Certified Anti-Money Laundering Manager from NISM, currently advancing knowledge in AI & Prompt Engineering for innovative compliance solutions.

SKILLS

- AML, BSA & KYC Compliance
 - FATF & OFAC Regulations
 - AML tools: LexisNexis (Conceptual)
 - Credit Analysis
 - Quantitative Analysis
 - Accounting Fundamentals
 - Retail banking operations
 - Customer Due Diligence (CDD)
 - Enhanced Due Diligence (EDD)
 - Suspicious Activity Reporting
 - Transaction Monitoring
 - Microsoft Office & Core banking software
 - Prompt Engineering & Artificial Intelligence
 - Client Relationship Management
 - Risk Assessment & Identification
 - Complaint and Dispute resolution
 - Financial crime prevention
-

EXPERIENCE

Independent Consultant

August 2024 – Present

- Conduct internal and external audits for banks and corporate clients.
- Provide expert, personalized advice to individuals and businesses on a wide range of banking products such as loans and business financing.
- Guide clients through the loan application process, assist with documentation, eligibility checks and financial profiling.

ICICI Bank Ltd — *Deputy Branch Manager*

Jan 2024 – July 2024

- Managed full-service branch operations including lending, sales, customer service, and security.
- Conducted EDD for 100+ high-risk customers monthly reducing compliance gaps by 30%, analyzing source of funds and transaction behaviour.
- Maintained STR records with 100% audit compliance and zero regulatory observations
- Collaborated with internal audits to strengthen KYC controls and branch compliance.

HDFC Bank Ltd — *Teller Authorizer*

May 2023 – Jan 2024

- Managed branch staff, overseeing daily operations, driving sales, and ensuring operational efficiency ensuring adherence to internal audit and regulatory standards.
 - Identified onboarding risks during CDD reviews and prevented potential regulatory breaches.
 - Supported transaction monitoring and escalation of red flags to compliance for review.
 - Facilitated a customer-centric culture, building strong relationships and delivering personalized financial solutions.
-

HDFC Bank Ltd — *Customer Experience Executive*

June 2018 – May 2023

- Executed over-the-counter services, ensuring timely and accurate processing of customer transactions, resolving complaints efficiently
 - Championed a customer-centric culture, to provide exceptional experiences that fostered long-lasting relationships.
 - Maintained strict adherence to compliance, KYC/AML policies, and audit standards.
 - Strengthened customer relationships through excellent customer service by providing quick resolutions to their queries.
-

EDUCATION

Master of Business Administration (Finance & Marketing)

Shri Mata Vaishno Devi University (SMVDU), Katra | 2016–2018

Post-Graduation Project: Working Capital Management and Ratio Analysis – Chenab Textile Mills

Dissertation: Generational Differences and Psychographic Segmentation

CERTIFICATIONS

- Certified Anti-Money Laundering Manager (CALM) – NISM
 - Standard Chartered's Credit Analyst – Forage
 - Introduction to Risk Management – NASBA
 - The ABCs of the Banking and Insurance Business: AML, KYC, the NAIC, and IFRS
 - AI Tools & ChatGPT Workshop
-

ACHIEVEMENTS

- Star Service Excellence Award for surpassing performance goals.
 - Multiple Best Employee Awards for excellence in operational compliance.
 - Trained in Entrepreneurship Skill Development Programme by MSME-Development Institute.
 - Participated in SEBI Financial Education Program.
-