



9 Jan '96

Bharti009.work@gmail.com

# SUDARSHAN BHARTI

Noida

## OBJECTIVE

An experienced and creative **AML** professional well-versed in successful team management, analytical work and techniques with a history of diversified regulatory and industry experience in **AML Compliance, Transaction monitoring**, Client Base Development, and Investigating suspicious transactions. Self-motivated and highly organized with an exceptional work ethic. Looking forward to expand my knowledge and contribute more towards **Anti Money Laundering, Transaction monitoring** and Compliance domain.

## EDUCATION

PGDB, Bengaluru	Jun 2020 — Sep 2021
Manipal Academy of BFSI	
Bachelor of Engineering, Bhopal	Apr 2014- Jun 2018
RGPV University	

## PROFESSIONAL EXPERIENCE

<b>Senior Associate, Paytm Payment Bank Ltd</b>	Aug 2023 — Present
<ul style="list-style-type: none"> <li>• Performed advanced <b>L3</b> investigations on suspicious CASA and wallet transactions, building on <b>L1/L2</b> finding to raise <b>STRs</b> on our portal and complete regulatory filings on FinGate portal(FIU-IND).</li> <li>• Documented, Analyzed and Maintain data on detailed outcomes related monitoring and Quality review and insured regular followup's on the same.</li> <li>• Managed end-to-end transaction monitoring and escalations, ensuring timely resolution of the cases.</li> <li>• Audited cases and reviewed anomalies in transaction pattern in account as well as wallet of the customer.</li> <li>• Performed Enhanced Due Diligence to detect Money Laundering Activities on suspicious cases and initiated debit/credit freezes as applicable.</li> <li>• Conducted thorough <b>AML</b> investigations and filed Suspicious Activity Reports (<b>SARs</b>) and Suspicious Transaction</li> <li>• Supervised and managed a mid-sized team of diversified and experienced individuals, ensuring the achievement of mutually desired goals.</li> </ul>	

<b>Deputy Manager, HDFC Bank Ltd, Bhopal</b>	Sep 2021 — Aug 2023
<ul style="list-style-type: none"> <li>• Managed value relationships of High Net Worth (<b>HNW</b>) Clients of the local catchment from new and existing customers.</li> <li>• Performed Enhanced Due Diligence (<b>EDD</b>) and Customer Due Diligence (<b>CDD</b>) while onboarding new customers and refreshing the existing customer database.</li> <li>• Analyzed complex ownership structure of entities, conducted reviews, and obtained all documents as per <b>AML/KYC</b> policies.</li> <li>• Demonstrated experience in <b>KYC of entities</b> (LLP, Pvt Ltd, etc.) and their related parties (Directors, Designated Partners, etc.)</li> <li>• Generated leads for cross-sell, TPP, and accomplishing the targets assigned by bank on time MOM.</li> <li>• Managed and tracked the leads in <b>CRM</b>.</li> <li>• Debit and Credit cards fraud claims.</li> </ul>	

<b>Bharat Heavy Electrical Limited (BHEL), Bhopal</b>	May 2019 — May 2020
<ul style="list-style-type: none"> <li>• Engaging with clients based in US/UK via calls. Raising RFIs to get more clarity over suspicious particulars, if any during KYC &amp; transaction monitoring,</li> <li>• Conducting <b>transactional monitoring</b> to prevent the use of money laundering using World check,</li> <li>• Review and analyzed all account activities to identify any unusual patterns, deviations and behaviours, processing them to the Risk monitoring team for further actions</li> </ul>	

## CERTIFICATIONS

IC38

Certificate Exam of Corporate Agents (SP Composite)

NISM Series V-A

Mutual Fund Distributors Certification Examination

NISM Series VI

Depository Operations Certification Examination

SQL

Velocity Institute, Pune

## SKILLS

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AML-KYC regulatory knowledge

**Risk Operations**

**Suspicious Activity Report (SAR) filing**

**Fraud detection and investigation**

Communication Skills

Analytical and Problem-Solving skills

Effective Time Management

Teamwork

## TOOLS USED

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Jocata

CRM

Jira

Oracle Flexcube

BO Pannel

SQL

KYC and AML

LTR and STR

Microsoft Office

## LANGUAGES

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English

Hindi