

SUDARSHAN BHARTI



9 Jan '96

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

PROFESSIONAL EXPERIENCE

Senior Associate, Paytm Payment Bank Ltd	Aug 2023 — Present
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- Performed advanced **L3** investigations on suspicious CASA and wallet transactions, building on **L1/L2** finding to raise **STRs** on our portal and complete regulatory filings on FinGate portal(FIU-IND).
- Documented, Analyzed and Maintain data on detailed outcomes related monitoring and Quality review and insured regular followup's on the same.
- Managed end-to-end transaction monitoring and escalations, ensuring timely resolution of the cases.

- Audited cases and reviewed anomalies in transaction pattern in account as well as wallet of the customer.
- Performed Enhanced Due Diligence to detect Money Laundering Activities on suspicious cases and initiated debit/credit freezes as applicable.
- Conducted thorough **AML** investigations and filed Suspicious Activity Reports (**SARs**) and Suspicious Transaction
- Supervised and managed a mid-sized team of diversified and experienced individuals, ensuring the achievement of mutually desired goals.

Deputy Manager, HDFC Bank Ltd, Bhopal	Sep 2021 — Aug 2023
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- Managed value relationships of High Net Worth (**HNW**) Clients of the local catchment from new and existing customers.
- Performed Enhanced Due Diligence (**EDD**) and Customer Due Diligence (**CDD**) while onboarding new customers and refreshing the existing customer database.
- Analyzed complex ownership structure of entities, conducted reviews, and obtained all documents as per **AML/KYC** policies.
- Demonstrated experience in **KYC of entities** (LLP, Pvt Ltd, etc.) and their related parties (Directors, Designated Partners, etc.)
- Generated leads for cross-sell, TPP, and accomplishing the targets assigned by bank on time MOM.
- Managed and tracked the leads in **CRM**.

- Debit and Credit cards fraud claims.

Bharat Heavy Electrical Limited (BHEL), Bhopal	May 2019 — May 2020
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- Engaging with clients based in US/UK via calls. Raising RFIs to get more clarity over suspicious particulars, if any during KYC & transaction monitoring,
- Conducting **transactional monitoring** to prevent the use of money laundering using World check,
- Review and analyzed all account activities to identify any unusual patterns, deviations and behaviours, processing them to the Risk monitoring team for further actions

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

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

Jocata

CRM

Jira

Oracle Flexcube

BO Pannel

SQL

KYC and AML

LTR and STR

Microsoft Office

LANGUAGES

English

Hindi