

Sarvasv Sarthak

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A dedicated professional with up to 5+ years of experience in Fintech and BFSI services. Experienced in **Risk analysis, Fraud Investigation & Mitigation, AML, PEP monitoring, KYC, KYBP, EDD/CDD**. Understanding the business requirements, pain problems and key challenges required to create and implement solutions along with strategic planning.

EXPERIENCE

• PWC

Senior Associate - *August, 2024 onwards*

- Performing initial risk classification and performing due diligence(CDD/EDD) for onboarding the client.
- Led Enhanced Due Diligence (EDD) assessments for high-risk clients, identifying potential risks and implementing effective mitigation strategies to ensure compliance with regulatory frameworks.
- Managed Customer Due Diligence (CDD) processes during client onboarding, conducting thorough background checks and risk evaluations to safeguard organisational integrity.
- Executed periodic reviews of customer accounts, analyzing transactions and risk profiles to ensure ongoing compliance with AML regulations and to detect any anomalies.
- Streamlined onboarding procedures in collaboration with cross-functional teams, enhancing efficiency while maintaining strict adherence to internal policies and regulatory requirements.
- Developed and maintained detailed documentation of EDD and CDD activities, ensuring accurate reporting for audits and regulatory inquiries while supporting robust risk management practices.

• WNS Global Services Pvt. Ltd.

Senior Associate - Fraud Risk and Partner Risk Onboarding - *June, 2023 to August, 2024*

- Adept at maintaining team quality scores through effective training initiatives and ongoing performance evaluation.
- Assessed and analyzed fraud risks associated with financial transactions, payment transactions, customer activities, and partner interactions.
- Monitored real-time queues and implemented strategies to proactively identify, prevent and mitigate fraudulent activities.
- Led the onboarding process for new partners, conducting comprehensive risk assessments to ensure alignment with the organization's risk tolerance.
- Led the due diligence process (EDD, CDD) for potential partners, performing comprehensive risk assessments and background checks.
- Collaborated with cross-functional teams to establish partner onboarding procedures and Know Your Customer (KYC) processes.
- Reviewed and evaluated potential partners' financial stability, compliance with industry regulations, and adherence to ethical business practices.

• ITIO Innovex Pvt, Ltd

Executive - *July, 2022 to May, 2023*

- Managed 300+ clients in High risk verticals across the global market.
- Performed KYC(Know Your Customer) Due Diligence/ EDD/ CDD(Customer Due Diligence)/ Compliance, processing of legal policy documentation and other underwriting documents along with performing paperwork required for onboarding clients.
- Conducted Enhanced Due Diligence(EDD) for high-risk clients.
- Maintained adequate risk controls to monitor client activity to ensure compliance with rules and prevent undue harm.
- Managed all aspects of the client onboarding process, serving as the single point of contact to clients and the bank's origination teams, coordinating all documentation relevant to the onboarding process, and assisting with the back office.

EXPERIENCE

- **Corporate Infocom Pvt, Ltd**

Associate - *March, 2019 to June, 2022*

- Responsible for generating leads and pipeline development to improve conversion rate and other important KPIs with a strategic approach.
- Masterminded highly successful digital strategies for various platforms to attract customer engagement and implemented marketing campaigns to increase customer retention rate.
- Researched and built relationships with 120+ new clients through various approaches and pitches.

SKILLS

- Strong understanding of financial regulations, including but not limited to Bank Secrecy Act (BSA), AML and KYC.
- Transaction Monitoring, AML, PEP Monitoring, Risk Management and Regulatory compliance.
- AML Compliance & Policies
- Understanding/ Exposure to regulations (VISA-Global Acquirer Risk Standards, MasterCard-Security Rules & Procedures).
- Working knowledge of the MS suite and operating systems.
- Ability to Develop and Build a client base with excellent written and verbal communication, strong presentation and negotiation skills

EDUCATION

- **Bachelor of Commerce** - Delhi University

EXTRA-CURRICULAR

- National Badminton Player
- Largest practical science lesson (An attempt to enter into the Guinness Book of World Records) held at IIT Delhi 2015
- Worked on Youth Empowerment Projects