

## Professional Summary

Seasoned Banking professional with around 9 years of experience in Compliance Risk identification and mitigation, Audit of AML/KYC structure and Legal and Regulatory Compliance. Expertise in risk assessment, due diligence, transaction monitoring, regulatory reporting, and maintaining strict adherence to compliance policies. Proven track record in identifying suspicious activities, managing client onboarding processes, and ensuring regulatory requirements are met across multiple jurisdictions.

## Professional Qualifications

- Certification in AML & KYC, Indian Institute of Banking & Finance, 2022
- Certified Associate of Indian Institute of Banking & Finance (CAIIB), 2015
- Junior Associate of Indian Institute of Banking & Finance (JAIIB), 2014

## Employment Record

- **ESAF Small Finance Bank** (April 2022 –Present): Senior Manager  
(July 2020 – March 2022): Manager
- **IndusInd Bank Limited** (August 2019 – March 2020): Chief Manager
- **City Union Bank Limited** (April 2016 – December 2018): Deputy Manager  
(November 2013 – March 2016): Assistant Manager

## Professional Experience and Responsibilities

### ESAF Small Finance Bank, New Delhi

- Lead a team of 6 analysts in performing end-to-end AML investigations on alerts generated by monitoring systems.
- Reviewed escalate cases and Suspicious Transaction Report for submission to FIU.
- Liaised with internal audit, compliance and external regulators during AML reviews and audits.
- Review, analyze, and organize data to write case analysis with the use of historical Suspicious Activity Reports/Anti Money Laundering system.
- Contribute towards developing individual and project goals and execute tactical strategies for goal attainment.
- Perform KYC/AML due diligence on new and existing clients to ensure compliance with regulatory requirements.
- Conduct transaction monitoring to detect suspicious activities and report potential money laundering activities.
- Trained and mentored junior staff on AML/KYC processes and procedures.

### IndusInd Bank Limited, Gautam Buddha Nagar (Noida)

- Managed client onboarding and performed KYC checks to verify customer identity and assess risk.
- Conducted Enhanced Due Diligence (EDD) on high-risk clients and entities, including politically exposed persons (PEPs).
- Collaborated with relationship managers to ensure compliance with KYC policies during account opening.
- Ensured that customer profiles were complete and accurately documented in the database.
- Provided support in AML/KYC audits and regulatory exams by preparing necessary documentation.
- Maintained detailed documentation of investigations in line with audit requirements.

## City Union Bank Limited, Bengaluru and Varanasi

- Reported suspicious accounts and transactions to AML hierarchy along with providing STR filing report.
- Updated the management about the subcultural issues and authoritative boundaries at regular intervals, to ensure the smooth implementation of the loss prevention strategy.
- Reported and communicated in the multi-matrix environment to stakeholders.
- Assessed all processes and procedures in compliance with AML/KYC policy standards and established CDD/EDD/sanctions screening over client on-boarding process, assisted Head of Risk & Compliance in filing SAR.
- Prioritized the severity of transactions and allocated the alerts according to the expertise of team members.
- Created and updated several fraud case studies to prevent similar frauds in the future and included complete deficiency identification.
- Consumer Banking: Deposits, Trade transactions, Cross-border payments, domestic payments, ATM withdrawals & Wire transfers fraud detection along with AML, KYC (CDD & EDD), MIS Reconciliation, and Reports Maintaining.
- KYC/CDD: Manage Periodic Review stream, to ensure that all requests are approved in accordance with regulatory requirements and the bank's internal policies
- Conjunction with FIU for reporting of transactions and STR filed accounts

### Education

- Master of Business Administration (Finance and Marketing), M.P. Birla Institute of Management, Bangalore University, Bengaluru, Karnataka, India (2013)
- Bachelor of Commerce (Hons. In Banking and Insurance), Faculty of Commerce, Banaras Hindu University, Varanasi, Uttar Pradesh, India (2010)

### Personal Details

<b>Marital Status</b>	Married
<b>DOB</b>	16/08/1990
<b>Current Address</b>	Flat No. 1005, Tower 5, Aranya Society, Sector 119, Noida – 201306, Uttar Pradesh

### Declaration

I, the undersigned, certify that to the best of my knowledge and belief, this CV correctly describes me, my qualifications, and my experience. I understand that any willful misstatement described herein may lead to my disqualification or dismissal if engaged.

**Shruti Mishra**