

SHRUTI SHIKHA

FINTECH RISK & COMPLIANCE SPECIALIST | AML • KYC • FRAUD MONITORING

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SUMMARY

- Detail-oriented and results-driven Compliance Specialist with over two years of experience in AML, KYC onboarding, due diligence, and regulatory compliance. Proven track record in investigating financial crimes and ensuring adherence to regulatory frameworks such as Fincen, BSA, FATF, and OFAC. Skilled in cross-functional collaboration, compliance policy development, and navigating complex, dynamic environments.

PROFESSIONAL EXPERIENCE

Intern

Sept 24 – July 25

Ocwen Financial Services, Mumbai

- Executed **KYC, CDD, and EDD** reviews for US mortgage customers, specializing in documentation for Conventional, FHA, and VA loan applications, ensuring strict adherence to **BSA/AML, OFAC, and FATF regulatory standards**.
- Record findings and decisions in the company's KYC/AML and loan management systems. Validate customer data, including SSNs, employment information, income sources, and financial records. Analyze financial statements, tax returns, bank statements, and source-of-funds documentation.
- Spearheaded quality assurance in document verification and compliance data, minimizing operational errors and significantly enhancing audit readiness across the loan onboarding and AML control frameworks.
- Collaborated across **cross-functional teams** (FCO/Mortgage Processing) to implement continuous improvement initiatives, streamlining **KYC workflows** and accelerating turnaround times while preserving the integrity of compliance documentation

Executive

Oct 2021 - May 2022

Infoedge India Ltd., Noida

- Performed secondary research and quality checks on customer and corporate data to validate identity, employment background, and financial integrity.
- Monitored and analysed data from competitor and partner platforms to identify high-risk entities, helping refine risk-based strategies and compliance frameworks.
- Ensured all client and candidate data adhered to regulatory requirements and internal due diligence procedures for onboarding and periodic review.
- Supported training for new team members to strengthen awareness and compliance culture across the department.
- Streamlined data verification and research workflows to improve accuracy, reduce turnaround time, and meet tight project deadlines in coordination with cross-functional teams.

Data Analyst

Nov 2019 - Aug 2020

AIG Business Solution Pvt. Ltd, Gurgaon

- Conducted data verification and profiling of healthcare professionals and institutions, validating credentials, affiliations, and professional backgrounds — aligning SOPs.
- Utilized advanced Excel tools and data analysis techniques to organize, cleanse, and validate large datasets, improving efficiency and data accuracy in KYC workflows.
- Coordinated with management and cross-functional teams to prioritize reviews and resolve data discrepancies within tight deadlines.
- Worked on data-driven compliance projects, leveraging prior experience handling sensitive data from multiple domains to strengthen client due diligence frameworks.

EDUCATION

- **Pune Institute of Business Management, Pune**
PGDM, Majors in Finance (May 24)
- **Seth Anandram Jaipuria College, Kolkata**
B. Com (Aug 18)
- **Dev Sangh National School, H.S.C**
H.S.E. (April 15)

CERTIFICATIONS

- Advanced Excel Certification
- Power BI Certification

TECHNICAL PROFICIENCY

- Basic SQL
- Excel (Pivot Tables, VLOOKUP, Macros, Dashboards)
- Power BI & Looker
- MS Word, MS PowerPoint

LANGUAGES

- English (Professional Proficiency)
- Hindi (Professional Proficiency)

KEY ACHIEVEMENTS

- Reduced duplicate/fraudulent applications by 25% through enhanced screening controls.
- Cut fraud case resolution time by 30% via strengthened cross-functional coordination.
- Improved KYC compliance and documentation hygiene across operations.