

## Garima Sharma

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### Professional Summary

Highly motivated individual in AML/KYC domain with 10 years of experience in banking and financial compliance, risk assessment, and regulatory reporting. Skilled in identifying suspicious activities, **transaction monitoring, suspicious transaction reporting (STR), customer due diligence (CDD), and enhanced due diligence (EDD)** to prevent fraudulent activities and ensuring adherence to AML laws. Adept at working with cross-functional teams to mitigate risks and enhance compliance frameworks.

### Key Skills

- Anti-Money Laundering (AML) & Know Your Customer (KYC) Compliance
- Regulatory Requirements & Risk Assessment
- Transaction Monitoring
- Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD)
- Financial Crime Investigation & Fraud Detection
- Regulatory Compliance (FATF, FinCEN, OFAC)
- Communication & Stakeholder Collaboration

### Professional Experience

**[Operations Manager]** – [Bandhan Bank Limited] | [**From March '2023 till date**]

- Conducted thorough KYC and AML investigations to ensure compliance with regulatory frameworks.
- Reviewed customer profiles, transaction histories, and risk ratings to identify anomalies.
- Assisted in filing SARs and collaborated with law enforcement agencies when required.
- Conducted regular audits to improve risk management processes.
- Financial compliance & Regulatory reporting
- Fraud detection and investigation.
- Monitored high-value transactions, flagged suspicious activities and suggested corrective measures
- AML flags detection
- KYC assessment
- On-boarding of new clients

**[Deputy Branch manager] – [Indusind Bank Limited] | [30<sup>th</sup> Oct 2019- March '2023]**

- Implemented AML controls and policies to strengthen compliance frameworks.
- Assisted in regulatory reporting and ensured adherence to evolving financial laws.
- Conducted training sessions for employees on AML/KYC best practices.

**[Customer Relationship officer] – [Axis Bank Limited] | [June 2014- OCT 2019]**

- Oversaw daily branch operations, including customer service, cash management, and staff supervision.
- Conducted comprehensive KYC reviews for new and existing customers, ensuring the accuracy and completeness of customer information.
- Assisted in monitoring transactions for potential AML risks, investigated alerts, and filed suspicious activity reports as required by law.
- Collaborated with audit teams to perform risk-based audits, identifying control weaknesses and recommending improvements.
- Prepared and maintained detailed documentation related to compliance activities, audits, and findings.

**Education & Certifications**

- \* MBA (HR & Marketing) in the year 2014 from Banasthali University, Rajasthan with 75.77%
- \* Graduation (B.sc life science ) in the year 2012 from Banasthali University, Rajasthan with 73.21%
- \* Intermediate in the year 2009 from Banasthali University, Rajasthan with 79.3%
- \* High School in the year 2007 from U.P Board,

**Projects & Achievements**

- IIBF AML/KYC Certification
- IRDA exam from insurance institute of india
- AMFI-MF exam from national institute of securities markets.