

# PARUL HEMKAR

## BANKING PROFESSIONAL

Competent professional with 10 years of experience in Corporate banking, Anti-Money Laundering, Transaction Monitoring, and Compliance across the banking and fintech sectors. Proven expertise in identifying suspicious activity, conducting detailed investigations, and ensuring adherence to global regulatory standards (e.g. BSA/ AML, OFAC, FATF).

Seeking a chance to leverage my skills to maximize the operations and quality of service.

### WORK EXPERIENCE



#### GENPACT INDIA PVT LTD, GURGAON

##### **BUSINESS ANALYST (Crypto Transaction Monitoring)**

**Dec 2023 - Jan 2026**

- Supporting a fintech client with Crypto Transaction Monitoring to detect and prevent illicit activities.
- Understanding customer risk factors, analyze transaction patterns, and flag suspicious activity.
- Working on - Blockchain Analytics, Flag interactions with high-risk entities (e.g., darknet markets, mixers, sanctioned addresses), Risk Scoring of transaction or wallet, Regulatory Compliance Reporting (SAR)
- Worked closely on a technology-driven project, 'Forge', focused on developing tools to simplify day-to-day processes and reduce Average Handling Time (AHT).
- Organized and conducted training sessions for staff to enhance skills and improve operational efficiency.



#### DEUTSCHE BANK GROUP , JAIPUR

##### **Regulatory Operations Analyst**

**Sep 2021 - May 2022**

- Review of transactions that require escalation.
- Analyse/ verify Live payments.
- Coordinate with compliance bodies and raise further in case of red flag.



#### RBS BUSINESS SERVICES PVT. LTD, DELHI

##### **Senior Analyst (Transaction Screening in AML)**

**July 2015 - Aug 2021**

- Checking transactions against global sanctions lists (OFAC, UN, EU, local regulators).
- Identifying potential matches based on sender/receiver names, banks, vessels, countries, and intermediaries.



### Contact



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Lucknow, U.P

### Expertise

- Transaction Monitoring / KYC / CDD / Fraud Operations / BSA / AML / Sanction Compliance.
- SWIFT, FATCA, SEPA , PEP and Trade transfer payments.
- Wire transfer payments - MT 103, 202.
- US Sanctions and regulatory bodies.
- Quality check and audits in Risk and Compliance.
- Financial literacy and Banking products.

### Technology Used

- Tools used - Agent Cockpit, Salesforce, V5, Fircosoft, iTRACS, World Check, Dow Jones.
- Microsoft Word, Powerpoint, Excel.

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- Screening for negative news, financial crime, fraud, corruption, or terrorism links.
- Clearing false positives and escalating true or partial matches.

## WNS GLOBAL SERVICES PRIVATE LTD, GURGAON

### Associate Operations (Corporate Account Opening) Sept 2013 - Feb 2015

- Managed end-to-end corporate account opening processes.
- Reviewed and verified corporate documentation to confirm authenticity and compliance. Performed comprehensive KYC checks, including customer due diligence (CDD), and verification of UBOs, directors, and signatories. Assessed customer risk levels (low, medium, high) and ensured proper documentation and justification according to the bank's risk classification framework.

## ACHIEVEMENTS

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- **Process Improvement Initiative** - Proactively simplified workflows by enhancing and utilizing tools to improve process efficiency.
- Received multiple awards and recognition for consistently maintaining high standards of quality and performance.
- IRDA Insurance Advisor Exam in May 2023.
- IIBF AML KYC Exam certification in 2016.

## KEY SKILLS

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- Analytical Skills.
- Attention to minute details.
- Critical thinking
- Patience
- Time Management
- Problem solving

## EDUCATION

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<b>MBA (Finance &amp; Marketing)</b> Amity University , Lucknow	<b>2011 - 2013</b>
<b>Bachelor of Commerce(B.Com)</b> Avadh Girls DegreeCollege(LucknowUniversity)	<b>2008 - 2011</b>
<b>12th Standard</b> Aditya Birla PublicSchool,Renukoot(CBSEBoard)	<b>2008</b>
<b>10th Standard</b> Aditya Birla PublicSchool,Renukoot(CBSEBoard)	<b>2006</b>