

Rashi Pandey

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PROFESSIONAL SUMMARY

I am a banking professional with **over 6.6 years of hands-on experience in AML, KYC, trade finance operations**, and regulatory compliance, having worked with leading private sector banks in India. My work involves day-to-day handling of **STR and CTR reporting, FATF-aligned risk reviews, PMLA compliance, PEP screening, and customer due diligence**. I have consistently supported strong audit outcomes, managed high transaction volumes, and ensured smooth coordination between business, compliance, and audit teams while adhering to RBI and FEMA guidelines.

SKILLS

- MS-Office, KYC and CFT Compliance, KYC and Customer Due Diligence (CDD, EDD, SDD), FATF and PMLA Compliance, STR and CTR Regulatory Reporting, CRM, Process Management, Import Operations, International Business.

EXPERIENCE (6.6 Years)

Deputy Manager - Trade and Finance and Compliance

HDFC Bank Ltd. | Dec 2022 – Present

- Process and manage trade finance transactions including Export-Import transactions, direct and advance payment, remittance payment, and collection payment.
- Reviewed customer transactions to identify red flags and prepared **Suspicious Transaction Reports (STRs)** in line with internal AML policy and regulatory requirements.
- Monitored high-value and cash transactions to ensure **Cash Transaction Report (CTR)** compliance and timely regulatory reporting.
- Applied a risk-based approach aligned with **FATF recommendations** while reviewing customer profiles, transaction behavior, and trade finance activities.
- Ensured compliance with the Prevention of Money Laundering Act (PMLA), 2002, by conducting transaction reviews, customer risk assessments, and documentation checks.
- **Performed PEP screening and enhanced due diligence (EDD)** for high-risk customers, including ongoing monitoring and escalation of adverse findings.
- Maintained complete and **accurate AML records**, audit trails, and reporting documentation to support internal audits and regulatory inspections.
- Handled **end-to-end documentation** including shipping bills, invoice verification, packing list, and bank submission.
- Ensured realization and repatriation of export proceeds within prescribed time limits as per RBI/FEMA guidelines.
- Review and verify trade finance documentation to ensure compliance with international trade regulations and bank policies.
- Conduct **credit assessments and risk analysis** for trade finance facilities, ensuring appropriate risk mitigation measures are in place.
- Monitor and manage trade finance portfolios, including tracking transaction progress, documentation

completeness, and payment processing.

- Provide advice and guidance to clients on trade finance products and services, addressing their financing needs and concerns.

Assistant Manager - Retail Liability Operations

Axis Bank Ltd. | Apr 2021 – Nov 2022

- Managed end-to-end application processing for sole proprietor current account customers, ensuring strict adherence to internal policies and regulatory guidelines.
- Oversaw audit parameters and process quality for all current account customer onboarding, maintaining high standards of compliance.
- Demonstrated proficiency in onboarding, Anti-Money Laundering (AML), screening, Suspicious Transaction Report (STR) generation, and various levels of Due Diligence (SDD/CDD/EDD) for prohibited customers.
- Ensured end-to-end process compliance by effectively managing application workflows and Know Your Customer (KYC) norms.
- Liaised with diverse internal units to resolve "**First Time Not Right**" (FTNR) issues, significantly increasing the acceptance rate for account opening applications.
- Addressed and resolved queries from audit and other review committees related to operational unit processes.
- Provided immediate resolutions to branches regarding KYC documentation disputes, enhancing operational efficiency.

Officer - Retail Liability Operations

Axis Bank Ltd. | Jul 2019 – Mar 2021

- Processed and scrutinized **Savings, Salary, and Current Account opening applications** in compliance with regulatory and internal policies.
- Executed end-to-end **due diligence and KYC verification**, ensuring adherence to audit and risk standards.
- Optimized turnaround time (TAT) while maintaining high-quality scrutiny of onboarding documentation.
- Collaborated with sales teams to resolve FTNR issues and improve onboarding success rates.

ACHIEVEMENT

- Achieved excellent audit ratings across multiple audit cycles with zero major observations.
- Received frequent appreciation from leadership and support functions for compliance excellence and operational efficiency.
- Managed the highest volume of applications within defined TAT, maintaining superior quality standards.

CERTIFICATION

- AML/CFT foundations by Financial Crime Academy Suspicious Activity Reports by Financial Crime Academy

EDUCATION

- **NIIT, New Delhi (2018-2019)**
Post Graduate Diploma in Banking & Finance
- **Maharishi Arvind College of Engineering & Research Centre, Jaipur (2012-2016)**
B.Tech.(Computer Science).