



Ayush Rastogi

Analyst

+91-6396755861 | advayushrastogi@gmail.com

Chandigarh, India

<https://www.linkedin.com/in/ayush-rastogi-4b31611b7/>

PROFESSIONAL SUMMARY

I am a results-driven and detail-oriented AML Analyst with comprehensive experience and expertise in Business Banking and regulatory compliance. I specialize in conducting Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for a wide range of client profiles including Individual, Corporation, LLC, PEPs (Politically Exposed Persons), Pooled Investment Vehicles (PIVs), Political Action Committee (PAC), Not for Profit Organization, Trusts, and Foundations. My work directly supports strong risk mitigation, and long-term client integrity across financial operations.

CORE EXPERTISE

- Performing CDD and EDD checks based on client risk categorization.
 - Evaluating high-risk entities and identifying complex ownership structures.
 - Managing SMA (Senior Management Approval) processes for high-risk client onboarding and continuation.
 - Verifying customer identity documents, business profiles, UBO declarations, and source of wealth/funds.
 - Conducting thorough risk assessments based on jurisdiction, business activity, client type, and screening results.
 - Processed 14 cases per day on an average under defined SLA.
 - Maintained 100% documentation accuracy.
 - Working closely with Sales teams to verify submitted documents and resolve discrepancies.
 - Collaborating with Compliance, Legal, and Client Relationship Managers to resolve internal queries and close KYC cases.
 - Hands-on experience with a wide range of industry tools and platforms.
-

WHY WORK WITH ME

- Proven experience in handling high-risk clients, complex entity structures, and regulatory escalations.
 - Strong command of industry-standard tools and secured open-source platforms.
 - Trusted collaborator with Sales, Compliance, and Legal teams to ensure smooth and compliant operations.
 - Driven by compliance excellence, process accuracy, and risk-awareness.
 - Committed to ongoing learning and regulatory awareness in an ever-evolving risk landscape.
-

PROFESSIONAL EXPERIENCE

Analyst

Eclerx Services Limited, Chandigarh, India

March 2025 – Present

Key Responsibilities:

- Performed end-to-end Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for onboarding and periodic reviews across multiple client types.
- Handled multiple client types including Individual, Corporation, LLC, PEPs (Politically Exposed Persons), Pooled Investment Vehicles (PIVs), Political Action Committee (PAC), Not for Profit Organization, Trusts, and Foundations.
- Verified and validated KYC documentation such as ID proofs, UBO details, certificates of incorporation, business activity proofs, and source of funds etc.
- Conducted risk profiling and classification of clients based on industry, geography, ownership structure, and screening results.
- Reviewed and verified sales-submitted documents and information, ensuring authenticity and compliance with internal standards and regulations.
- Coordinated closely with the sales/business teams, especially within the Business Banking line of business, to resolve data gaps and perform internal checks.
- Identified and escalated high-risk entities, PEPs, and complex structures to the Compliance team for further review.
- Drafted and submitted SMA (Senior Management Approval) cases for high-risk and sensitive client relationships.
- Handled periodic reviews for high-volume business banking clients under strict TAT and regulatory standards.
- Utilized industry standard tools and secured open-source platforms for document verification, screening, and due diligence.
- Leveraged secure open-source websites and official registries to validate business registration details, licenses, and sanction screening.
- Collaborated with internal stakeholders such as Compliance, Legal, and Relationship Managers to support accurate and timely KYC processing.
- Stayed updated with evolving regulatory requirements, global KYC/AML standards, and risk indicators for continuous process improvement.

EDUCATION

Bachelor of Arts

Mahatma Jyotiba Phule Rohilkhand University, India

2021

CERTIFICATIONS

GenAI Training Program

TUM Life Long Learning

Technical University in Munich, Germany

Issued on May 2025

Credential ID 25.EE1161-250426

AML Analyst - Quality Auditor

Issue by micro1

Issued on March 2026

HONORS & AWARDS

Values Award - Certificate of Appreciation

Eclerx Service Limited

Issued October 2025

Awarded for outstanding commitment and exemplifying in core value(s) - People, Client

SKILLS

Anti Money Laundering (AML), Know Your Business (KYB), Know Your Customer (KYC), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD), KYC Analysis, Data Analysis, Data Management, Finance, Communication, AML Compliance, Risk Assessment, Client Onboarding, Identification of Beneficial Ownership, Regulatory Compliance, Business Banking, Investment Banking, Financial Markets, Document Verification, Screening Tools, Risk Profiling, UBO Analysis, PEP Screening, Maintain Records, Compliance Collaboration.