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#### --Summary--

Enthusiastic, result oriented and high performing professional with **12 years of banking & consulting experience in global locations – India, USA and Qatar**; I have comprehensive experience working in **fraud investigations, financial crime compliance, anti-money laundering (AML), transaction monitoring, SAR filing, L3 investigations, screening, PEP and adverse media screening, project management and team-leading.**

#### --Skills--

- Financial crime compliance
- Anti-money laundering
- Transaction screening
- SAR filing
- Case investigations
- Subpoenas & IRS requests
- PEP and Adverse Media screening
- Team management
- SWIFT Payment processing
- Payment investigations

#### --Technical Skills--

- MS Office
- SWIFT
- Lexis Nexis
- World Check
- Relativity (e-discovery software)
- Regulator
- Snowflake

#### --Industry Expertise--

- Financial Crime compliance firm
- AML
- Consulting
- Banking
- Insurance
- NBFC

## Shikha Rautela AML Right Source (MBA, CFE, CCI)

### --Professional Experience--

**AML Right Source - July 2020 to present**  
**Manager- Client Delivery (Managed Services)**  
**Location(s) worked – USA & India**

#### a) Gurgaon, India

Team management, Client management, Invoicing, Performance reporting, flash projections for one of the largest and oldest US based Financial Services Company.

- Leading a team of 52 individuals across two AML processes: **Adverse Media Screening and Institutional KYC.**
- Prior to this Client, I was leading a team of 40 individuals for US based Fintech Client across four AML processes: **Transaction monitoring by bank referral, dispute/fraud resolution, investigations of subpoenas by the US government and Synthetic ID/ ID theft.**
- Identify top talent among the team and coach and develop leaders into Senior Analyst II roles.
- Evaluate team members for purposes of hire, termination, advancement, promotion or other job change.
- Manage the production and quality delivery of one or more client/ projects simultaneously.
- Interact regularly with key client contacts to strengthen the partnership, report results, and identify new opportunities for services provided.
- Lead or help oversee the identification, monitoring, and reporting of patterns, trends, and AML typologies on engagements.
- Provide production and quality Key Performance Indicator (KPI)/Key Risk Indicator (KRI) reporting to Senior Leadership and clients.
- Work directly with internal AMLRS partners to develop subject matter expertise and expand advisory services and consulting opportunities with clients.
- Handle client management, resource and production projections, performance reporting, and maintain daily dashboards showcasing production, quality, AHT, shrinkage, and capacity utilization.
- Prepare flash projections, mid-month projections, and client invoicing, while managing team performance.

During initial set-up of AMLRS in India, I also supported other functions- Talent Acquisition, resource management, operations and PMO team.

#### b) Ohio, USA - July 2020 to October 2021

**Project: SAR Investigations, transaction monitoring and SAR filing for one of the leading Fin-tech company of the USA**

- Managed team of 10 analysts as a POD leader where I provided regular feedbacks and ensured quality and productivity for the team as per SLA
- Managed team performance, Quality control, daily productivity, and work allocation
- Worked in three workflows – TM, Investigations and SAR filing. Reviewed complex and high-risk account and filed SAR on financial crime such as illicit drug sales, money laundering, structuring, cryptocurrency, fraud, MSB, gambling and other financial crimes
- Prepared SAR on findings and shared with FinCen via tool provided by client.
- Conducted detailed analysis on transactions and gathered relevant information on snowflake via SQL query

**KPMG India - September 2018 to September 2019**  
**Consultant - Risk consulting (Forensic Investigations)**  
**Location(s) worked – Qatar & India**

**Project 1 - AML/CFT framework assessment for one of the largest Bank of Qatar (On-site) - 4 months**

- Conducted review of AML/CFT framework Gap assessment for one of the largest banks of Qatar, as assigned by the Central Bank of Qatar
- Reviewed 12 sections of AML framework for the bank – Governance, RBA, KYC/CDD, EDD (PEPs), SDD, Targeted financial sanctions, Transaction monitoring, Correspondent banking, Employee screening and training, Independent Audit, Record keeping and overall risk assessment

#### --Education--

- **M.B.A Degree (Finance)**  
Gyan Vihar University | India | 2009-2011
- **Bachelor of Business Administration (B.B.A) Degree (Finance)**  
I.C.F.A.I University | Dehradun | 2006-09

#### --Certificates--

- Certified Fraud Examiner (CFE) by ACFE | 2017
- Certified Cryptocurrency Investigator (CCI) by Blockchain Intelligence Group | 2024
- Certified KYC and AML compliance officer by V-Skills | 2018

#### --Achievements--

- Received multiple appreciations from leadership in AML Right source for quality of work
- Won "Super Team" award for successful completion of the AML project within set timelines
- Continuously received appreciation from Management and Clients on excellent service delivery and handling multiple projects efficiently
- Received "SPOT" Award and "Employee of the month" awards for handling high volumes with 100% accuracy

- Reviewed AML related policies and framework of the bank and identified gaps as per the local as well as the global guidelines
- Reviewed customer's risk rating and screening process of the bank
- Conducted process walkthrough and interviews to understand the AML compliance functioning
- Performed sample testing and discussions with process owners to identify gaps as per the designed policies and processes
- Prepared detailed report of the identified gaps along with the recommendations and best practices as per the local and global guidelines (FATF, Egmont, BSA, Wolfsberg etc.)

#### **Project 2 - Fraud investigations- Packaging MNC client with plants over 100 global location - 3 months**

- Conducted fraud investigations (procurement and payroll fraud) on behalf of client which included forensic research, document review, interviews and other duties related to investigations
- Reviewed electronically stored information as well as the documents to obtain evidence
- Performed quantification of losses against the alleged fraud
- Prepared detailed report of the identified evidence along with the recommendations to safeguard the organization from such future instances
- Assisted managers in conducting interviews of the people involved in perpetrated acts

#### **Project 3 - Unpublished Price Sensitive information (UPSI) assessment - 2 months**

- Reviewed company's policies and procedures around prevention of insider trading and identified gaps towards preservation of UPSI and prepared detailed report of the identified gaps along with the recommendations and best practices as per the SEBI guidelines

#### **IDFC First Bank - June 2017 to December 2017**

##### **Deputy Manager - Fraud Containment Unit**

##### **Location(s) worked – Delhi, India**

- Worked on identification, prevention, and resolution of the fraudulent activity
- Reviewed new loan accounts/documents, unusual client's transactions, and identity theft fraud
- Analysed client accounts, loan applications and transactions to detect fraud and take appropriate remedial action. Eyeballing of loan proposals and identifications of fraud
- Monitored reports and systems which identify potentially fraudulent activity
- Conducted interviews with sales agents involved in fraudulent activities to identify the gap areas
- Driven Mystery shopping/ seeding activities to ensure that the processes laid by the organization are followed by the channels

#### **Aviva Life Insurance (Head office India) – December 2014 to June 2017**

##### **Deputy Manager – Mis-selling Complaints Investigations**

##### **Location(s) worked – Gurgaon, India**

- Conducted investigations when a fraudulent insurance act is suspected or has been committed, such as duplicate or fraudulent submission of claim, identity theft and documentation fraud
- Lead Investigations of fraud, forgery and tampering related customer complaints
- Interviewed complainants, sales agents and witnesses for information verification and corroboration. Designed KOP's and built process controls keeping view of the past/ current Audit and Compliance observations
- Prepared and presented Channel partner, Regulatory and compliance reports (Monthly, quarterly and yearly)

#### **Deutsche Bank - October 2011 to December 2014**

##### **Analyst - Cash Operations**

##### **Location(s) worked – Jaipur, India**

- Worked under processes of AML compliance – Transaction monitoring, India remittance investigation
- Continental Europe payment investigation
- Investigated queries received via SWIFT by Correspondent bank/ Remitting bank
- Identified patterns of suspicious activities and investigated suspected cases of activity related to money or other related financial crimes
- Screening of PEP through google search, Dow Jones, lexis Nexis and other databases