

ABHISHEK SHARMA

Anti Money Laundering & KYC professional, excellent in running successful method-oriented operations & taking initiatives for operational excellence through ensuring compliance to KYC/AML and CDD guidelines, banking rules & regulations; **targeting Senior Management Role in Compliance/Anti Money Laundering/Operations/ Client Due Diligence** with an organization of high repute.



Profile Summary

- Qualified professional with 16 years of experience in ensuring compliance with Know You Customer (KYC), Anti Money Laundering (AML) and Customer Due Diligence (CDD) with key focus on quality & optimal resource utilization
- **People Manager; expertise in hiring and managing dedicated teams for running successful business operations** and experience of developing procedures and service standards for business excellence
- **Transition Expert** with proven skills in successfully leading transition projects for the BU which includes Client Due Diligence, Screening, Periodic Reviews, Trigger reviews
- Knowledgeable with AML and CIP procedures and functions including documentation reviews, data review and preparing spreadsheets for internal/external audits; Conducted Periodic reviews or Audits to ensure that compliance procedures are followed
- **Capable to independently develop, drive and contribute to overall KYC/AML procedure** and guidelines in a rapidly developing/changing environment through learning & training plans
- **Proficient with key market data sources** such as LexisNexis Bridger, Fenergo, Actimize, ECDD, World check, Norkom.
- Effectively Managed AML for UK, US, APAC and EMEA
- An effective communicator with highly skilled in managing & leading teams for running successful process operations; Evolved training roadmaps for new recruits; established processes, formulated SOPs / SLAs and built an efficient team



Core Competencies

KYC & AML Operations
Financial Crime Risk
Quality Checks

Customer Due Diligence (CDD)
Transition Management
SLA Management

Compliance Management
Team Training & Mgmt.
Stakeholder Relationship Mgmt.



Work Experience

Apr'23-March'24 BNYM International Operations India Private Limited,Pune as Manger (Vice President– I)AML/Prevention/ KYC

Key Result Areas:

- Managing AML activities in India which include CDD, Screening, Periodic Reviews and Trigger reviews.
- Lead for Treasury services & Asset services AML for APAC in India.
- Active involvement in successful FED audit.
- Acting as People manager for employees and working on APAC clients
- Using data sources in AML including developing SLD, KPI, SOP, Throughput
- Hiring and conducting interviews for all AML activities positions and providing trainings to new hires.
- Completing performance evaluations regularly and developing short and long-term goals for each employee
- Leveraging effective communication with key stakeholders, both internal and external, building trust and positive relationships to exceed expectations.
- Ensuring all SLAs meet the Business on time and quality; executed quality check as per the Business Area and External Regulatory Requirements.
- Reviewing and coordinating implementation of changes to policies and procedures.
- Interfaced with senior management and other Business department for continuous improvement in KYC/AML operations.

Feb'22-Mar'23 Standard Chartered Global Businesss Services Private Limited, Bangalore as Senior Manager– Quality Assurance, Regulatory Operations

Key Result Areas:

- Conducting KYC and Client Due Diligence on existing to bank and new clients (on-boarding) as per SCB internal Policies and external regulatory guidelines.

- Undertaking AML related investigations and suspicious activity reporting/ Suspicious transaction reporting in accordance with regulatory and SCB group policies standard.
- Maintaining contacts with various internal stakeholders to ascertain key areas, customer data base, KYC reviews projects and its execution deadlines etc.
- Writing reports and problem, researching on client data base and presenting the result to the top management on KYC execution status and its completion.
- Perform and report on periodic control including review of existing client and its associated individuals and any other ad-hoc reviews through both manual and electronic means for identifying potential money laundering issues.
- Identifying and reviewing financial risk indicators through internal application as well as public domain search.
- Performing reviews on transactions of non- individual customer including cross border transactions.
- Performing the required KYC screenings on customer's documentations and information obtained on the clients as required by global KYC procedures.
- Ensuring compliance with all AML laws, regulations, guidelines, written procedures; OFAC, CIP, KYC, customer/transaction monitoring.
- Conduct Periodic reviews or Audits to ensure that compliance procedures are followed.
- Collaborate with the transaction monitoring team members regarding suspicious activities according to firm policy and ensure all documentation is followed up on and recorded properly.
- Provide AML Compliance advice/training to the relevant stakeholders and support functions with respect to due diligence/KYC standard and on applicable internal policies/regulations.

Oct'09-Feb'22 Standard Chartered Bank, New Delhi as Manager- Client Due Diligence

Key Result Areas:

- Managed AML Process for Medium Enterprises/High Value Small Business / Wealth Management / Local Corporate /Corporate & Institutional banking and Middle Market.
- Conduct due diligence inquiries on individuals, firms and organizations suspected of money laundering crimes and terrorist financing crimes, utilizing research and analysis of public records, commercial databases, global media sources and the internet.
- Manage risk-based monitoring for unusual activity, including detection, investigation, suspicious reporting to law enforcement agencies, documenting the file with supporting documents, deciding either to close the account or continue monitoring.
- Communicate effectively with the business units regarding KYC documentation required and clarification of structure and content of the request.
- Writing reports and problem, researching on client data base and presenting the result to the top management on KYC execution status and its completion.
- CDD Flash- Important highlights shared with Pan India IMO team periodically through emails on CDD process
- Expertise in process knowledge on Client due diligence.
- SME- referrals- Query handling on process guidance, on and average 50 referrals every month. These queries based on DOI/PG and guidance taken from advisory team.
- Process repository created -This facilitated the team in referring to all the process update from single location.
- COLT- Client Central (Fenergo) Champion -Sandbox Testing- Involved in CC system testing end to end workflow functionally tested.
- User acceptance testing (UAT)/Data verification testing and Data functionality Testing - Client Central (Fenergo) system functionality testing as a user.
- Model office testing – Performed various personas in Client Central (Fenergo) on MOT (Like EM checker, BA approver, KYC maker /checker & approver).
- Training IMO INDIA (facilitating) team on Client Central (Fenergo) concepts and system.
- Flash Client Central (Fenergo)- - Important highlights shared with team through e-mails on new system
- process guidance review and providing feedback on CLDM changes
- Performing PEP assessment on the existing client and new to bank client. This includes Classification/De-classification of the individuals as PEP as per Group Guidelines.
- Sanction investigations on client entities and its associated parties. This includes identifying sanctions nexus through public domain searches, internal applications and seeking FCC Sanctions Compliance approval/views
- Adverse media assessment, negative news investigations, alert reviews, name screening etc.
- Analyzing the Nature of business, Anticipated Turn over, business transaction Source of wealth, Source of Fund and Source of Income of the entities.

- Analyzing the transaction related to High-Risk countries, Sanction (in direct and direct sanction) countries, High risk Third countries Tax haven countries etc.
- Review alerts generated by the Global Name Screening, Norkom and world check screening system and provide second tier approval for investigative escalation of cases meriting further review.
- Identifies Adverse News Screening, Sanction and PEP Screening through Public Domain, Google Advance search, Global Name screening, Norkom Aoc, Detica , Bloomberg and World check .
- Identifies and involve in Testing of Negative Media alerts.
- Involve in testing of quality alerts.
- Work on various Quality control of cases to monitor the effectiveness of the process laid down by the organization.
- Maintain documentation of compliance activities, such as complaints received or investigation outcomes.
- Looking after audit preparedness of the branch, facing audit and ensuring good audit rating and handled all Audit i.e., OR QA, CORAM and Group Country Audit.

Jan'08-Sep'09 Standard Chartered Financial Limited, Kanpur as Officer – Service delivery Operations

Key Result Areas:

- Handled stock Exchange transfer and co-ordinate with stock exchange for funds.
- Handled Logistics calls and on site & of site location ATM regularly monitoring.
- Handled output control cash & clearing of Kanpur, Lucknow & Allahabad location.
- Handling & processing cheque book, static data request and credit and cheque



Education

2003: Graduation (science stream) C.S.J.M. University, Kanpur

2000: Intermediate from U.P. Board-Kanpur

1998: High School from U.P. Board-Kanpur

1996: Got the state level scholarship from Grade VIII to X



Certifications & Trainings

- Certificate in Computing from I.G.N.O.U.
- Attended training program on Foreign Account Tax Compliance Act organized by Standard Chartered Bank.
- Attended training program on Common Reporting Standard organized by Standard Chartered Bank.
- Got the GTO award Pan India in 2012 from C.I.O.
- Got the Best CDD Manager award Pan India in 2018 from Global Head, Commercial Banking.
- Member of Indian Institute of Banking & Finance. Membership number —500162070



Personal Details

Languages Known

English & Hindi

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