



VIJETA MALVIYA

EXPERIENCE

January 2022 - Current

ASSOCIATE Morgan Stanley | Mumbai, India

- **Conduct in-depth negative news screening** using FACTIVA, and other AML tools to identify and assess adverse media risks.
- **Analyze and escalate high-risk findings** related to negative news, sanctions, and PEPs to compliance for further investigation and risk mitigation.
- **Perform due diligence on high-risk clients**, including PEPs, and obtain necessary documentation to ensure compliance with regulatory requirements.
- **Monitor global regulatory sources, media reports, and corporate disclosures** to detect adverse information on clients and counterparties.
- **Assess and classify client risk levels** (low, medium, high) based on negative news findings, ownership structures, and business activities.
- **Ensure KYC and client onboarding compliance** by validating information, conducting enhanced due diligence (EDD), and maintaining complete records.
- **Conduct periodic reviews of existing clients**, reconfirming ownership structures, screening for negative news, and ensuring KYC completeness.
- **Transaction Monitoring**: Card payment, TopUp card, exchange, credit card payment.
- **Collaborate with compliance and relationship management teams** to address red flags, mitigate risks, and enhance AML screening procedures.
- **Stay updated on evolving regulatory requirements and industry best practices** to strengthen negative news and adverse media screening frameworks.

November 2020 - December 2021

TEAM LEAD Bank of America | Gurugram, India

- Lead client onboarding, ensuring compliance with KYC and regulatory requirements.
- Investigate high-risk clients (PEPs), conducting due diligence and obtaining necessary documentation.
- Perform periodic KYC reviews, verifying ownership structures, negative news, and sanctions risks.
- Assess client risk levels through a robust Customer Due Diligence (CDD) framework.
- Monitor client activities for unusual transactions and potential financial crime risks.
- Conduct due diligence using third-party sources, corporate websites, and global blacklists.
- Support system enhancements, including UAT, process improvements, and new implementations.

August 2018 - October 2020

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SUMMARY

Expert in **AML compliance and negative news screening**, with a proven track record of strengthening due diligence processes at Morgan Stanley. Highly skilled in AML screening tools, adverse media monitoring, and sanctions compliance, I have led initiatives that significantly enhanced screening efficiency and risk mitigation. With deep expertise in identifying financial crime risks, I have played a key role in ensuring regulatory adherence while mentoring teams to uphold best practices in AML compliance.

SKILLS

- AML Screening Tools
- Simplified & Enhanced Due Diligence
- PEPS Screening
- Negative News screening
- Data Analytics
- Dynamic KYC & Regulatory Compliance Adaptation
- Risk Intelligence in Financial Crime
- SAR
- Sanctions & compliance
- Fraud detection & Analytics

SR.ANALYST Wipro | Pune, India

- Conduct hourly AML and sanctions screening using Actimize, OFAC, and FinCEN.
- Perform PEP and negative news checks via World Check and LexisNexis.
- Escalate flagged PEPs and adverse media, addressing client queries.
- Conduct exposure checks on sanctioned entities and report to AML management.
- Monitor transactions for suspicious activity, fraud risks, and trend analysis.
- Perform due diligence and enhanced due diligence (EDD) on high-risk investors.
- Train and mentor new employees on AML screening systems and processes.

May 2017 - July 2018

ANALYST EClerx Services Pvt Ltd | Pune, India

- Create, validate, and maintain KYC records, ensuring regulatory compliance.
- Conduct Ness and FACTIVA screenings for adverse media and risk assessment.
- Identify and assess PEPs, SPFs, and escalate negative news findings.
- Monitor company news, regulatory updates, and financial data for risks.
- Ensure KYC accuracy, completeness, and adherence to global AML standards.
- Oversee the KYC lifecycle, track workflow progress, and meet SLA targets.

September 2016 - May 2017

Senior Associate-Recruitment Survik Software | Pune

- Successfully sourced over 35 candidates from job boards, portals, and social media, filling critical roles in IT and non-IT domains.
- Developed tailored job descriptions in collaboration with clients to align talent acquisition strategies with organizational objectives.
- Conducted in-depth candidate assessments, improving quality-of-hire metrics by 20%
- Reduced average time-to-hire by 15% through proactive pipeline management and innovative sourcing strategies.

April 2013 - August 2016

HR Manager (Recruitment & Administration) Lawyered Technologies
| Pune

- Managed end-to-end recruitment cycles for various roles, ensuring a smooth and efficient hiring process.
- Sourced and hired top talent through strategic headhunting, networking, and referrals.
- Streamlined recruitment processes to enhance efficiency and reduce time-to-hire.
- Implemented data-driven hiring strategies to improve the quality of hires and employee retention.
- Partnered with hiring managers to align recruitment efforts with business objectives.
- Led employer branding initiatives to attract and retain high-caliber

- candidates.
- Championed diversity and inclusion efforts to build a well-rounded and inclusive workforce.
- Enhanced the candidate experience, leading to higher offer acceptance rates.
- Leveraged applicant tracking systems (ATS) to optimize recruitment workflows.
- Conducted salary benchmarking to ensure competitive and fair compensation structures.

April 2012 - April 2013

HR Executive - Recruitment WWS Sky Shop | Indore

- Managed the complete recruitment cycle, including job posting, resume screening, and interview coordination, with a 95% offer acceptance rate.
- Negotiated salary packages and ensured smooth documentation processes, achieving seamless candidate onboarding.
- Played a key role in maintaining compliance with company policies and employment regulations during recruitment.

March 2011 - April 2012

HR Executive (Recruitment & Administration) Satisfaction Product Pvt Ltd | Indore

- Screened resumes and coordinated interviews, reducing time-to-interview by 20% through efficient scheduling.
- Managed joining formalities and maintained comprehensive employee records, ensuring 100% compliance with audit requirements.
- Assisted in the development of orientation programs to facilitate smooth transitions for new hires.

EDUCATION AND TRAINING

October 2013

Master of Business Administration

DAVV University

GPA: 72%

ACCOMPLISHMENTS

- MBA Topper twice
- Quality champion award for process improvement ideas which led to reduction of work in the process
- Certified fitness trainer
- Certified Human Resource management

PERSONAL INFORMATION

- Marital Status: Married

LANGUAGES

English: B2

Upper Intermediate

