

Saurav Sharma

| Karagaon, Balijan No.1, Karbi Anglong, Assam, 782480

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Personal Information

- Nationality: Indian
- Gender: Male
- Date of birth: 13/07/1998

Education

Manipal Academy of Higher Education 2024
Post Graduate Diploma in Banking

Nagaland University 2020
Bachelor of Commerce in Accounting and Finance

Holy Cross Higher Secondary School 2017
Higher Secondary School Leaving Certificate

Don Bosco Higher Secondary School 2015
High School Leaving Certificate

Core Competencies

- Corporate Banking
- Trade Finance (LC, Export Credit, Bank Guarantee)
- AML Compliance
- KYC Verification
- Customer Due Diligence (CDD)
- Enhanced Due Diligence (EDD)
- Risk Assessments
- SWIFT & Wire Transfers
- Cross-Border Reviews
- Transaction Monitoring
- Documentation Review
- Portfolio Development
- MS Excel
- MS Word
- Attention to Detail

Certification

Certified AML-KYC Compliance Officer
Vskills

NISM Series V-A- Mutual Fund Distributors Certification Examination
National Institute of Securities Market

Enhancing Financial Inclusion with a Risk Based Approach
ACAMS

Anti Money Laundering Concepts: AML, KYC and Compliance
Udemy

Foundation in Anti Money Laundering and KYC-INDIA
ICICI Bank

Post Graduate Diploma in Computer Application
Hi-TECH Institute of IT & Multimedia

Profile Summary

Detail-oriented banking professional with 1 year and 7 months of experience in corporate banking, including a 2-month internship in Branch Banking. Skilled in AML/KYC compliance, client onboarding, risk assessment, and transaction monitoring. Strong expertise in trade finance, payment solutions, and portfolio development. Experienced in conducting due diligence, periodic reviews, and identifying suspicious activities to ensure adherence to AML policies and mitigate financial crime risks. Committed to strengthening AML frameworks and ensuring full regulatory compliance.

Experience

1. ICICI Bank, Kolkata, West Bengal 08/2023 - 03/2025
Accounts Manager (Deputy Manager I): Transaction Banking Group

- Conducted CDD and EDD on corporate clients, ensuring AML/KYC compliance and mitigating financial crime risks.
- Performed EDD on cross-border transactions, verifying source of funds, transaction purpose, and counterparties.
- Onboarded corporate clients with complete KYC verification and compliance checks per regulatory standards.
- Managed a portfolio of SME and Mid-Corporate clients, delivering trade and financial solutions with risk controls.
- Processed trade finance products (Export Credit, LC Bill Discounting, Bank Guarantees).
- Gained practical knowledge of wire transfers, SWIFT message types, and payment systems.
- Applied strong attention to detail and analytical skills in client risk profiling and investigation support.
- Acquired working knowledge of financial systems, international payment networks, and AML frameworks.

2. ICICI Bank, Bhadreswar, West Bengal 06/2023 - 08/2023
Internship: Probationary Officer - Branch Banking

- Gained practical exposure to core banking products, services, and daily operational procedures.
- Ensured accurate collection and verification of KYC documents in line with AML/KYC guidelines.
- Assisted with account opening, transaction processing, and basic compliance checks.
- Aided in customer engagement and relationship building initiatives.
- Developed an understanding of banking operations, customer onboarding, and regulatory documentation.

Accomplishment

1. Successfully executed a USD 2.8 million SBLC transaction, generating a core fee income of around INR 1.4 million in FY 25 while ensuring strict regulatory compliance and mitigating potential risks.