

KRITIKA BHATT

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IMMEDIATELY AVAILABLE TO JOIN

PROFESSIONAL SUMMARY

Detail-oriented and experienced banking professional with 5+ years in retail banking, client onboarding, KYC/AML compliance, and regulatory operations. Proven expertise in risk mitigation, transaction monitoring, documentation accuracy, and customer due diligence. Strong understanding of RBI guidelines and operational policies with a track record of improving efficiency, maintaining audit compliance, and supporting internal and external audit readiness. Seeking a role in AML/KYC or Financial Crime Risk Management where I can contribute to safeguarding institutional integrity.

KEY SKILLS & COMPETENCIES

- ✓ AML & KYC Compliance
- ✓ Banking operations & Documentation
- ✓ Transaction Monitoring, CDD
- ✓ Customer Onboarding & Risk Profiling
- ✓ RBI Guidelines & Risk Assessment
- ✓ Audit Compliance & Support (Internal/External)
- ✓ Finacle, Flexcube, Omniflow, MS Excel
- ✓ Strong Communication & Client Handling
- ✓ Process Optimization & Training
- ✓ Digital & Technology Adaptation
- ✓ Strong communication Skills

PROFESSIONAL EXPERIENCE

YES BANK | SENIOR DEPUTY MANAGER

AUG 2023 – AUG 2024

- Handled regulatory-compliant account onboarding and KYC/EDD verification.
- Raised Suspicious Transaction Reports (STRs) for cash threshold breaches or any suspicious financial activity in compliance with AML regulations.
- Monitored client transactions, resolving flagged activities while maintaining TAT.
- Ensured adherence to RBI regulations, preventing non-compliance penalties.
- Assisted in maintaining audit readiness and supported documentation for internal and external audits.
- Managed customer service operations, addressing client queries related to accounts, products, and transactions.
- Ensured compliance with internal banking policies and risk management frameworks.
- Analyzed workflows to optimize banking procedures and enhance efficiency.
- Collaborated with internal teams to improve service delivery and maintain customer satisfaction.
- Resolved customer queries within optimum TAT, improving satisfaction scores by 30%.

ICICI BANK | DEPUTY MANAGER 1

MAR 2023 – JULY 2023

- Facilitated smooth onboarding of new employees, improving training efficiency.
- Handled complex customer complaints, ensuring prompt and professional resolution.
- Managed and maintained accurate customer records, aligning with regulatory requirements.
- Ensured adherence to KYC policies by verifying customer identity and transaction history.
- Supported third-party product sales including Mutual Funds, Insurance, and FDs.

- Ensured quality acquisitions of savings/current accounts for Resident/Non-Resident customers.
- Managed remittances, forex cards, and lockers with strict compliance.
- Participated in preparation and handling of branch audits and ensured timely resolution of audit observations.
- Provided high-quality customer support via multiple communication channels, including phone, email, and chat.
- Managed High volume of quality work, while ensuring highest confidentiality.

AXIS BANK | ASSISTANT MANAGER

FEB 2019 – FEB 2023

- Managed KYC onboarding and risk profiling of new clients, ensuring full compliance with regulatory standards.
 - Assisted in audit preparation and compliance reporting.
 - Investigated and resolved credit card fraud complaints; ensured timely freezing of affected accounts.
 - Took immediate action on high-risk complaints to mitigate potential losses and ensured timely escalation.
 - Responded to customer complaints within defined TAT and ensured prompt service delivery.
 - Built strong relationships with stakeholders to enhance operational excellence.
 - Identified cross-selling and upselling opportunities, increasing portfolio value by 15%.
 - Managed trade remittances, forex cards, and locker allotments, adhering to compliance.
 - Ensured regulatory compliance for banking transactions, reducing audit discrepancies.
 - Handled cash operations, deposits, and withdrawals, ensuring 100% accuracy.
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EDUCATION

- **MASTERS – M.A (ECONOMICS)** H.N.B.G University – 7.83 2016 — 2018
 - **BACHELORS – B.COM.** H.N.B.G University – 6.62 2013 — 2016
 - **SENIOR SECONDARY** I.S.C (Commerce) – 89% 2012 — 2013
 - Proficient in MS Excel and Tally ERP.
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CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

- END to END AML/KYC Certification Course (Udemy)
 - Excel Skills for Business Certification Course (Coursera)
 - Training in Cash Management, Audit & Compliance, and Risk Management – Axis Bank (In-house Program)
 - Attended AML/KYC Compliance Workshops - Yes Bank, ICICI Bank
 - Currently pursuing the IIBF AML/KYC certification course to enhance domain knowledge and expertise.
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ACHIEVEMENTS

- Axis Bank Managing Director's Round Table Awards in – 2020 & 2021
 - Yes Bank – Click2Achieve Excellence Award 2024
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ADDITIONAL INFORMATION

- Proficient in Languages – English and Hindi.
- Available to join immediately.
- Open to roles in Noida and other financial hubs.