

YUKTI SINGH

Senior AML/KYC Analyst

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•OBJECTIVE:

Confident and Teamwork oriented person. Having 2+ years of working knowledge of Banking, KYC, Transaction Monitoring and Customer Service along with responsibilities of providing better strategy and providing a better way to function the essential financial function in the Organization.

•EXPERIENCE:

◦ Motilal Oswal Financial Services Limited as a KYC Analyst (21/10/2024-Continue)

- Check and cross verify the member's profile.
- Examining customer provided documents such as IDs, licenses to ensure their authenticity and accuracy.
- AML-KYC management to meticulously verify all components of the Client Identification Program(CIP) and essential account opening documents, compliance protocols.
- Conducted thorough Customer Due Diligence (CDD), Ongoing Customer Due Diligence, reviews for new customer accounts, meticulously evaluating high-risk accounts and analyzing new customer processes and policies to mitigate associated problems effectively.
- Role involves data analysis, communication with customers, and collaborating with enforcement when necessary to maintain financial security.

AXIS BANK (26/06/23-25/09/24) as a AML/KYC analyst

Assistant Manager

- Observing money laundering patterns, analyzing transactions, and escalating, if necessary.

- Establishing and sustaining close business relationships with partners to increase bank revenue and third-party products selling.
- The reviewed system generated alerts and performed enhanced due diligence on customers in an effort to prevent the bank from being exploited by money laundering or terrorist financing activities.
- Ensure timely and efficient reporting of transactions considered suspicious.
- Managed KYC and account opening documentation for all kinds of banking products along with CDD, EDD.
- Detection of Suspicious Transaction and Suspicious Activity Report on daily basis based on Customer profiling account.
- Resolving customer queries within the given TAT.
- Retention of the customers by providing the best possible services.

- Monitoring & authorizing transactions like cash deposits, DD, withdrawal etc. In the newly opened and third-party accounts and keeping the record of the same to prevent money laundering

- Monitor, evaluate, investigate and respond to disputes received by various clients and deliver premium service to our clients.
- Retention of the customers by providing the best possible services.
- Maintaining strict confidentiality for Bank and client Information leading to no Information breach and preventing fraud.
- Currently managing a CASA of 200%; directing overall profitability of the branch: channelizing the leads and generating business through cross-sell.
- Conduct client profile reviews for customer accounts, update KYC forms and client profiles according to policy requirements.

- **SKILLS:**

Banking operations, Client onboarding, Risk Management, Debit Card fraud, Credit card fraud, KYC Processing, Periodic KYC, Client investment portfolio management, Loan processing and reviews, Complaint's handling, fraud Dispute and investigation, CDD, EDD, AML, Corporate banking, Financial and Operational reporting, loan processing, relationship management.

- **ACADEMIC QUALIFICATION:**

- **IMARTICUS LEARNING**

- Certified Investment Banking Operational Professional (CIBOP)
- Securities & Derivatives
- End To End Trade Cycle & OTC Products

- Functioning of Clearing & Settlement Systems
- AML & KYC
- Asset Management & Risk Management

- PGDBS in Banking from Manipal University Bangalore (ABYB PROGRAM) (2022-2023)
- B-COM Specialist from Deen Dayal Upadhyay(2019-2022)
- Class XII from DAV Public School (2018)
- X from DAV Public school (2016)