

AASHU GOYAL

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SUMMARY

As an AML/KYC Officer in the banking sector with over 1+Year experience with a strong focus on regulatory compliance, risk assessment, and due diligence processes. With hands-on experience in Anti-Money Laundering (AML), Know Your Customer (KYC), and Enhanced Due Diligence (EDD), I ensure that customer onboarding and transaction monitoring align with internal policies and external regulations. I am dedicated to identifying suspicious activities, preventing financial crime, and maintaining the integrity of banking operations through detailed investigations and reporting.

EXPERIENCE

Bandhan Bank Ltd. | New Delhi, India **August 2024 - Present**
KYC Analyst

- Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for retail and corporate clients in compliance with RBI and AML regulations.
- Verified and validated KYC documents (PAN, Aadhaar, Voter ID, etc.) during customer onboarding and account opening processes.
- Assessed customer risk profiles using internal systems and third-party databases (e.g., Oracle Flexcube, CIBIL).
- Monitored and reviewed existing customer accounts periodically to ensure KYC compliance and timely updates.
- Identified and escalated suspicious transactions or potential fraud cases to the compliance team for further investigation.
- Collaborated with Relationship Managers and Operations teams to resolve KYC discrepancies and ensure accurate customer data.
- Ensured timely and accurate reporting to internal compliance and regulatory bodies.
- Maintained proper documentation and records as per regulatory guidelines and audit requirements.

EDUCATION

Bachelor's Of Commerce **July 2018 - Sep 2021**

University Of Delhi

- Relevant coursework in Stream of Finance and Accounting with 68% First Division

Pre University (12th Grade) **April 2016 - May 2018**

Saraswati Bal Mandir, Rajouri Garden, India

- Overall good in Stream of Finance and Accounting with 72%

CORE COMPETENCIES

Customer Due Diligence (CDD), Know Your Customer (KYC) Process, Compliance Risk Management, Regulatory Adherence, Time Management, Problem Solving and Critical Thinking, Team Collaboration, Documentation & verification, Customer Relationship Management

SKILLS

Deadlines Management, Communication and Negotiations, MS Excel and MIS reporting

TECHNICAL SKILLS

MS Office Tools- Excel, word, presentation, outlook

LANGUAGES

English

Hindi

CERTIFICATES

Anti-Money Laundering Concepts – AML, KYC and Compliance – Udemy

KYC, AML and CFT Compliance – Bandhan Bank

Prevention and Reporting of Frauds – Bandhan Bank

Listing on Social Stock Exchange - NISM

ADDITIONAL INFORMATION

DOB - 21st DEC 2000

Nationality - Indian

Relocation - Yes