

# 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

<b>Bandhan Bank Ltd.   New Delhi, India</b>	<b>August 2024 - Present</b>
<b>KYC Analyst</b>	
<ul style="list-style-type: none"><li>Conducted Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) for retail and corporate clients in compliance with RBI and AML regulations.</li><li>Verified and validated KYC documents (PAN, Aadhaar, Voter ID, etc.) during customer onboarding and account opening processes.</li><li>Assessed customer risk profiles using internal systems and third-party databases (e.g., Oracle Flexcube, CIBIL).</li><li>Monitored and reviewed existing customer accounts periodically to ensure KYC compliance and timely updates.</li><li>Identified and escalated suspicious transactions or potential fraud cases to the compliance team for further investigation.</li><li>Collaborated with Relationship Managers and Operations teams to resolve KYC discrepancies and ensure accurate customer data.</li><li>Ensured timely and accurate reporting to internal compliance and regulatory bodies.</li><li>Maintained proper documentation and records as per regulatory guidelines and audit requirements.</li></ul>	
<b>EDUCATION</b>	
<b>Bachelor's Of Commerce</b>	<b>July 2018 - Sep 2021</b>
University Of Delhi	
<ul style="list-style-type: none"><li>Relevant coursework in Stream of Finance and Accounting with 68% First Division</li></ul>	
<b>Pre University (12th Grade)</b>	<b>April 2016 - May 2018</b>
Saraswati Bal Mandir, Rajouri Garden, India	
<ul style="list-style-type: none"><li>Overall good in Stream of Finance and Accounting with 72%</li></ul>	

## 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**

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

## **TECHNICAL SKILLS**

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MS Office Tools- Excel, word, presentation, outlook

## **LANGUAGES**

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English

Hindi

## **CERTIFICATES**

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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**

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DOB - 21st DEC 2000

Nationality - Indian

Relocation - Yes