

# RISHABH KAUSHIK

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📍 Address: Sector 14, Gurgaon – 122001

## CAREER OBJECTIVE

To work in a growth-oriented banking environment where I can utilize my skills and experience in customer service, KYC, AML, and transaction monitoring to contribute to organizational success while enhancing my professional capabilities.

## WORK EXPERIENCE

### **YES Bank Ltd — October 2025 to Till Date**

#### **Designation: Deputy manager**

- Responsible for timely authorization and verification of cash and non-cash banking transaction, ensuring operational accuracy and customer satisfaction
- Perform KYC verification, AML checks, and transaction monitoring in compliance with bank and RBI guidelines
- Manage deceased case handling with accuracy
- Responsible for processing outward clearing and foreign remittance transaction in compliance with banking regulation and turnaround time (TAT) standard
- Ensure adherence to operational and audit standards

### **Kotak Mahindra Bank Ltd — April 2023 to October 2025**

#### **Designation: Assistant manager**

- Investigated and resolved cyber fraud incidents involving UPI transaction and transaction pattern mismatch and ensure timely resolution to prevent financial loss
- Managed branch cash operations, non-cash transactions, ATM and recycler cash balancing
- Oversaw account opening, locker management, and cross-selling of bank products
- Conducted KYC updates, AML revert, and suspicious transaction reporting (STR), monitoring of transaction
- Handled reversal requests, salary processing, and audit documentation
- Provided excellent customer service and ensured timely resolution of queries

## CERTIFICATIONS

- Post Graduate Certificate in Retail Banking (PGCRB) — (Dec 2022 – Feb 2023)  
Topics: Retail Banking Functions, Types of Accounts, KYC Policy, NEFT, RTGS, Cash Operations
- NISM (March 2023) — Series 5A: Mutual Fund Distributors
- Basic Computer Course (August 2023) — Excel, MS Word, PowerPoint

## **ACADEMIC QUALIFICATION**

- Bachelor of Arts (2022) — Dr. Bhimrao Ambedkar University, Agra
- Intermediate (2019) — CBSE
- High School (2016) — CBSE

## **SKILLS**

- Banking Operations: KYC, AML, Reversals, Transaction Monitoring, Cash & Non-Cash Handling
- Computer Skills: MS Excel, Word, PowerPoint, Efficient Typing
- Communication: Fluent in English and Hindi
- Soft Skills: Analytical Thinking, Customer Service, Team Collaboration
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## **PERSONAL PROFILE**

- Date of Birth: 11 September 1999
- Father's Name: Mr. Rajesh Sharma
- Gender: Male

## **DECLARATION**

I hereby declare that all the information mentioned above is true and correct to the best of my knowledge.

☐ Date: \_\_\_\_\_

☐ Place: Gurgaon

☐ (Rishabh Kaushik)