

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)