

# Muskan Agarwal

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## SUMMARY

Highly motivated banking operations professional with experience in retail banking, looking to transition into KYC/AML compliance. Strong understanding of KYC verification, transaction processing, and regulatory compliance, gained from working in credit operations and risk assessment. Familiar with fraud detection, account monitoring, and financial regulations, ensuring adherence to RBI guidelines. Proficient in MS Excel and Power BI, and eager to apply analytical and compliance knowledge to a KYC/AML analyst role, contributing to risk management and regulatory compliance.

## EXPERIENCE

**Assistant Manager**, 08/2023 - 10/2024

**HDFC Bank** - Gwalior, India

- Streamlined operational processes, resulting in a 15% increase in efficiency.
- Coordinated with cross-functional teams to ensure seamless integration of KYC practices into broader business operations.
- Assisted in the preparation of reports for regulatory bodies, demonstrating compliance with KYC standards.
- Conducted thorough due diligence on new and existing customers to prevent financial crimes.
- Reviewed and verified customer identification documents to comply with anti-money laundering regulations.
- Addressed and resolved customer inquiries related to KYC processes, improving customer relations and trust.
- Provided guidance to customers on completing KYC procedures, enhancing customer understanding and satisfaction.

**Finance Executive**, 05/2022 - 08/2022

**Insplore TLS Consultants** - New Delhi, India

- Streamlined accounting processes through the implementation of new software systems, reducing manual effort and increasing efficiency.
- Implemented robust financial controls and policies to comply with regulatory requirements and safeguard against fraud.
- Provided ad-hoc financial analysis and reports as requested by senior management, aiding in informed decision-making.

## LANGUAGES

**Hindi**: First language

**English**:



**French**:



Proficient

Beginner

## LINKEDIN

<http://linkedin.com/in/muskan-agarwal-28908b1ab>

## SKILLS

MS Excel, Power BI  
KYC, AML, CDD, EDD  
compliance  
Risk assessment & fraud  
detection  
Attention to detail &  
analytical skills  
Transaction monitoring &  
high-risk analysis  
Customer onboarding &  
document verification

## EDUCATION

**Master of Business  
Administration** : Finance ,  
07/2021 - 07/2023  
**ITM University** - Gwalior

**Bachelor's of Commerce  
(Hons)** : Finance , 07/2017 -  
07/2020  
**Amity University** - Gwalior

## CERTIFICATIONS

- The Fundamental of Digital Marketing (Google)
- Microsoft Power BI (Microsoft)
- Advanced Excel (ROM Computers)