

Muskan Agarwal

Gwalior , 474001 • +919340181070 • maggrawal03@gmail.com

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: C2 Proficient **French**: A1 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)