

Akanksha Saini

Business Analyst

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📅 1996-06-22



Profile

Results-driven Business Analyst with extensive experience in financial crime investigation, AML/CTF compliance, and regulatory reporting. Proven track record in analyzing transaction patterns, identifying risk indicators, reviewing Suspicious Activity Reports (SARs), and collaborating with internal and external stakeholders to ensure compliance with anti-money laundering and counter-terrorism financing regulations. Adept at identifying potential financial crime risks and providing actionable recommendations for risk mitigation.

Former Branch Manager with hands-on experience in launching a new ICICI Bank service centre, achieving a book size of ₹50 Crores and a profit before tax of ₹10 Lakhs within just 4.5 months. Specialized in managing and onboarding NRI clients, ensuring complete and accurate KYC, and overseeing forex transactions in line with FEMA guidelines and AML standards. Recognized for strong decision-making capabilities and mentoring team members to achieve operational and compliance goals.

Professional Experience

Business Analyst, Genpact

02/2025 – Present
Gurugram, India

- Conducted end-to-end **transaction monitoring** to detect suspicious patterns and potential financial crime, including money laundering and fraud.
- Analyzed transactional data across customer segments to identify red flags and risk indicators, ensuring compliance with AML and CTF regulations.
- Reviewed and investigated alerts generated by monitoring systems; escalated confirmed suspicious activity via **Suspicious Activity Reports (SARs)**.
- Collaborated with compliance, risk, and operations teams to ensure timely resolution of flagged cases and continuous improvement of monitoring rules.
- Recommended control enhancements and process improvements based on trend analysis and case reviews.

Branch Manager, ICICI Bank Ltd.

04/2024 – 12/2024
Gurugram, India

- Spearheaded the launch of a new service centre, achieving a book size of ₹50 Crores and generating ₹10 Lakhs in profit before tax within 4.5 months.
- Conducted end-to-end **transaction monitoring** to detect unusual or suspicious financial activity, with a focus on high-risk segments such as NRI clients and large-value forex transactions.
- Ensured real-time oversight of customer transactions to identify red flags, prevent fraudulent activity, and comply with AML and CTF requirements.
- Verified and reviewed large and unusual transactions, escalating cases as necessary and coordinating with the compliance team for further investigation.
- Monitored NRI inward and outward remittances, ensuring strict adherence to **FEMA guidelines, AML policies**, and RBI regulations.
- Ensured that all transactions complied with internal controls, risk management standards, and regulatory frameworks.

- Maintained accurate records and reports for audit and regulatory review, supporting internal and external compliance inspections.
- Trained and guided staff on AML/KYC best practices and transaction monitoring tools to maintain operational and regulatory compliance.

Deputy Manager NRI Services, ICICI Bank Ltd.

10/2019 – 03/2024

- Dealing with NRI (HNI) clients - Working closely with IBG in UK, Singapore, Dubai and Canada for customer's forex related transactions.
- Closely monitoring the remittances and source of funds of NRI customers.
- Ensuring NRI transactions to fall under the threshold of anti-money laundering processes while performing transactions involving sale and purchase of property.
- Deepening the NRI Relationship with NRI's via deposits, Family Banking, LRS and Student Loans.
- Ensuring compliance as per bank's requirements.

Gurugram, India

Education

Post Graduate Diploma in Banking, ICICI Manipal Acedemy

2019

- Completed PGDB from Manipal University with 8.62 CGPA
- Specialization in Privilege Banking

Bengaluru, India

MSC, Uttaranchal University

2016 – 2018

- Completed Masters in Industrial Chemistry with 9 CGPA

Dehradun, India

BSC, SGRR P.G College

2013 – 2016

- Completed Bachelors in Science with 65%

Dehradun, India

Higher Secondary, St. Mary's Senior Secondary Convent School

2012 – 2013

- Completed Higher Secondary from CBSE Board with 7%

Dehradun, India

Secondary School, St. Mary's Senior Secondary Convent School

2010 – 2011

- Completed Secondary school from CBSE Board with 9.2 CGPA

Dehradun, India

IT Skills

Basic Knowledge of MS office

Extensive knowledge of core banking software

FINACLE, I-VIEW, Financial customer request management, NTS (New Trade System)

Interests

- Head-girl, St. Mary's Senior Secondary Convent School
- Head of ECO club and Student Council, Uttaranchal University
- Best Senior Award, Uttaranchal University
- Miss Fresher and Miss Farewell, SGRR & Uttaranchal University

Achievements

Money to India Challenge Winner, ICICI Bank Ltd.

01/11/2020

- Digi Champ for promoting digital channel and providing quality assistance for online inward remittances

No. 1 Business Execution Plan (BEP) in NCR, ICICI Bank Ltd.

01/11/2020

- YTD Score of 86.88%
- Zonal Rank - 1

- Mega Zone Rank-3
- PAN India Rank-9

Exemplary Performance in FOREX Fees, ICICI Bank Ltd. 01/11/2020

- YTD 36 Lacs INR income generated from FOREX fee

Featured in NCR 2 Wall of Fame, ICICI Bank Ltd. 01/11/2019

- Exceptional performance in CASA, FD, Assets

Program Leader, ICICI Bank PO Program, Manipal University (IMA) 01/11/2018

- Was Appointed as PL for 5th Batch of ICICI PO Program

Certificates

- NSDL-Depository Operations
- Insurance Regulatory and Development Authority
- NISM-series VA: Mutual Fund Module distributions Certification

Internship Projects

Internship, Mankind Pharma 2018

- Worked as a trainee under the QC department on different appliances and apparatus for weeks

Personal Details

Date of Birth, 22-Jun-1996

Father's Name, Mr. Vinod Kumar Saini